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THE PENNSYLVANIA FIRE INSURANCE
COMPANY



THURSDAY, JULY 4, 1935



BON VOYAGE . . .

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But the insurance agent whose duty it is to look after his clients' interests both at home and abroad is in a large measure responsible for the fulfillment of that parting wish.

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. . . THE AETNA FIRE GROUP

HARTFORD, CONNECTICUT • AETNA INSURANCE COMPANY - THE WORLD FIRE AND MARINE INSURANCE CO.
NEW YORK - CHICAGO - SAN FRANCISCO - CHARLOTTE • THE CENTURY INDEMNITY COMPANY - PIEDMONT FIRE INSURANCE COMPANY

The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

Thirty-Ninth Year—No. 27

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JULY 4, 1935

\$4.00 Per Year, 20 Cents a Copy

Agents Chafe at Non-Resident Plan

Issue Arises in Connection with Placing of Catholic Property

BUSINESS IS DESIRABLE

New York City Broker Captured the Line in the Northern Michigan Diocese

NEW YORK, July 3.—The agitation in northern Michigan over the placing of the Catholic Church business in that diocese has called attention to the fact that deals are likely to be made which will deprive the agents of their full commissions which they had received by handling the business locally. In the northern Michigan case a New York broker captured the Catholic business in the diocese. Officials in this city assert there will be no avoidance of obligation to Michigan agents, should a participation line be offered them, declaring the customary countersigning commission will be promptly credited representatives where the business is located.

Largely Placed Locally

Insurance on Catholic Church properties heretofore has been placed largely through local representatives, schedules being captured by brokerage offices only now and again. In all territories final decision in the administration of business affairs of the Catholic Church rests with the bishop of the diocese.

Property values of the churches, schools, convents and other property naturally vary widely, the range for individual risk coverage ranging anywhere from \$25,000 in the poorer parishes to \$500,000 or even more in the wealthier communities. In sections of the country peculiarly subject to windstorm damage, tornado as well as fire insurance is carried.

Physical Hazard of Churches

While no suggestion of moral hazard attaches to churches of any faith, the physical hazard of Catholic houses of worship is regarded by underwriters as superior to that of other denominations in that while Protestant churches as a rule are open for service but once or twice a week, those of the Catholic communion are open each day for service or private prayer, someone being always in attendance. Again, Catholic churches, being in well high constant use, maintain a steady heat throughout cold weather, and hence there is no high pressure heating with its attendant hazard such as usually occurs when buildings of other faiths are being prepared for service.

Fires have occurred in Catholic churches and allied institutions, just as they have taken place in Protestant places of worship, due as a rule to large

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Illinois Insurance Code Bill Is Killed by the Senate

FOURTH VOTE IS DECISIVE

Special Session of Legislature May Be Called and If So Measure May Be Reintroduced

Just before final adjournment of the Illinois legislature, the insurance code bill was brought up for a fourth and final vote in the senate and was defeated when the necessary 26 votes could not be mustered. The vote was 21 to 10. The bill previously had passed the house overwhelmingly.

It is likely that a special session of the Illinois legislature will be called in three or four months and if so another effort will undoubtedly be made to pass the code bill, perhaps with modification. Insurance Director Palmer of Illinois, after the senate defeat, said the action was disappointing but did not mean permanent defeat.

Only one of the several complete recodifications of state insurance laws that were considered during this year's legislative season, was passed. That was in Indiana where few changes of a controversial nature were proposed. Complete codes were offered in Arkansas and Missouri and were defeated.

Original Draft Provocative

There has been intense interest in the Illinois code situation since the first of the year when the original draft was printed and hearings were held in Chicago before the legislative code commission. The original draft was exceedingly provocative and if enacted, would have affected practically every one connected with insurance, either directly or indirectly. The code was progressively modified, however, and the active opposition of one after another of the insurance interests was withdrawn, until at the last about the only anti-code crusaders were the National Board of Fire Underwriters and the Illinois Bankers Association, together with London Lloyds.

The fire companies some time ago launched an offensive to kill the code and kept up the opposition until the end. The provision for licensing London Lloyds would have greatly restricted the activities of the London Underwriters in Illinois and this is distasteful not only to London Lloyds and their brokers, but to the banks, who can get so-called bankers blanket bonds at cut rate from Lloyds. About the only active supporters of the code among insurance organizations were the Illinois Insurance Brokers Association and the Illinois Association of Insurance Agents. The life insurance agents were satisfied with the code but they were not working actively in its behalf.

Life Companies Noncommittal

The life insurance companies were noncommittal. There was rather general regret among insurance men personally at the defeat of the code, since they felt that it embodied many highly desirable features.

A good many critics, however, objected to the code on the general principle that it vested the insurance director with too much discretionary and ar-

Some State Associations Want the Rules Changed

SEEK DIRECT REPRESENTATION

Desire to Have Executive Committees of National Body Chosen by Constituent Units

NEW YORK, July 3.—Members of the Kentucky Association of Insurance Agents at their annual convention followed the example of the North Carolina association in favoring the selection by each of the state organizations of a representative on the executive committee of the National association, instead of the committee's being appointed as now, by its chairman subject to the approval of the president. While the action of the North Carolina association was taken some weeks ago, the National association has not yet been officially apprised of the fact. The resolution of the Kentucky association, on the other hand, came in promptly, and as required under the constitution of the parent body will have consideration at the annual gathering at Rochester in September.

Procedure Now Followed

Under existing practice the chairman of the National association is elected at each annual meeting of the organization, he selecting his associate committeemen in conference with the president. Kenneth H. Bair, of Greensburg, Pa., was elected executive committee chairman at the convention at Grand Rapids last year, and together with President E. J. Cole, subsequently picked as members of his committee: Eugene Battles, Los Angeles; Albert Dodge, Buffalo; Charles F. Liscomb, Duluth; Frank T. Priest, Wichita; Sidney O. Smith, Gainesville, Ga.; W. O. Wilson, Richmond, and Allan I. Wolff, Chicago; representative local men from every section of the country. As a rule members of the executive committee meet four times a year; once each at the annual and the mid-year gatherings with additional sessions at varying intervals. In recent years, however, because of the importance of issues at stake, more frequent gatherings were held.

It is not clear from either the resolution of the North Carolina association or that of the Kentucky body, whether the proposed selection of executive committeemen by state bodies is intended to supplement or to displace national councillors; which latter are chosen directly, one by each state association.

bitrary power. There was no fear that Mr. Palmer would exercise those powers injudiciously, but there was fear that a venal commissioner would use the power to his own personal advantage.

That criticism seemed to be rendered the more valid because on June 8 the circuit court of Sangamon county handed down a decision declaring unconstitutional section 11 of the fire and casualty insurance agents qualification act under which the procedure for revocation of license is outlined.

The court found that section offensive because it delegated arbitrary power to a ministerial officer.

The political situation in Illinois un-

(CONTINUED ON PAGE 11)

Gain of 3 Percent in Half Year Seen

Premium Income of Fire Companies Made Slight Increase

RESULT DISAPPOINTING

Good Increase in Surplus as of June 30 Will Be Shown by Most Companies

By GEORGE A. WATSON

NEW YORK, July 3.—With the turn of the half-year executives are taking stock of the accomplishments in the business during the past six months, and are speculating as to what may occur between the present time and the close of 1935.

The general understanding is that the premium income for the six months will reveal a gain of from two to three percent over the same period last year. Some companies, for special reasons will show greater increases, while others will barely hold their own.

April and May Disappointing

Business started out with great promise early in the year, the premium income for the first quarter showing a heartening increase; in the succeeding months of April and May, however, a decided reversal occurred, notably in the west and the south, in which sections an average gain of close to 20 percent had been recorded in 1934.

Agency collections are holding up well, some offices reporting a better condition than for many years. For this agents and companies are alike responsible, the former in that through the years of acute depression they learned the folly of extending too long credit, and, in so far as the companies are concerned, the adoption of a more business like course with respect to agency collections.

The tightening of collection rules has created some dissatisfaction among an element in agency ranks, that has made them more susceptible to the approaches of business-at-any-cost companies, that sometimes promise liberal premium payment terms plus excess commissions.

See Mixed Agencies Declining

Despite the failure to enforce proposed separation rules in certain sections the tendency of agencies to represent but one class of carriers, either orthodox or free lance as the case might be, has been pronounced during the past six months, and managers feel confident the matter of mixed agency representation will work itself out in due course.

Although the National Board's tabulation of fire losses for June will not be available until after July 15, the report is losses for the past 30 days have been

(CONTINUED ON PAGE 11)

Allstate Takes Ohio License Fight to Supreme Court

BRINGS MANDAMUS ACTION

Sears, Roebuck & Co. Subsidiaries Seek to Compel Department to Re-issue Licenses

COLUMBUS, O., July 3.—The Allstate and Allstate Fire, Sears, Roebuck & Co. subsidiaries, have filed suits in mandamus in the Ohio supreme court seeking to compel Superintendent Bowen to reissue licenses to the companies and their agents. The Allstate people say they are licensed in about 25 states and the District of Columbia and had been licensed in Ohio until June 21, when the department notified it that the licenses would not be reissued. The companies say they understand the orders were issued upon complaint of the Ohio Association of Insurance Agents. The companies assert that their representatives are bona fide agents and neither the companies nor the agents are violating any law.

The companies ask that the department be enjoined from interfering with their operations until the cases have been heard on their merits.

The suits say that on May 11, 1934, the Ohio Association of Insurance Agents filed a complaint asserting that the Allstate companies were not using bona fide agents. The department held that if this were true, the companies would have to engage other agents. Applications for licenses for other agents were then made. These were declared to be bona fide agents and were duly licensed.

Issue as to Countersignature

The company denied that any of its policies in Ohio were ever countersigned in blank, but said they were countersigned after being typed in the Chicago offices and sent to agents in Ohio. Under former Commissioner Warner on Jan. 7, 1935, new licenses were ordered issued to the companies and agents, the year for which they were issued expiring Feb. 28, 1935. Mr. Bowen, in the meantime, was named commissioner and he refused to issue new licenses. The department claimed that insurance was placed on property in Ohio through other than legally authorized agents and that their methods were not in compliance with the laws. It was charged that the companies' advertising was misleading as it sought to give the impression that Sears, Roebuck would be responsible for all claims. The Allstate people say there is no law against solicitation of inquiries through advertising and no prohibition against securing insurance through the mail. The companies deny any violation of the law and deny the right of the department to regulate the number of agents an insurance company must have. It is understood that the company has three representatives in Toledo and one in Cleveland. It is charged that Mr. Bowen's ruling denies citizens the right to negotiate through the mail for insurance or otherwise directly with a foreign company and carry on preliminary negotiations. It is asserted that such a right is not denied a domestic insurance company. It is asserted that the companies' rates as a result of the prevailing plan are lower than those of stock companies and that if the department's ruling stands, it will increase the cost of writing and raise the price of insurance. It contends that the Allstate companies are entirely solvent and are not dependent upon Sears, Roebuck in this respect.

Aetna Fire Holds Reception

Nearly 100 insurance executives from all the Hartford companies attended a reception at the home office of the Aetna Fire, to look over the valuable historical exhibit which has been arranged as a feature of the Connecticut tercentenary.

Rounds Out Fifty Years With the North America

Next Sunday, July 7, will mark the 50th anniversary of the connection of W. S. Foster of Chicago, associate western manager of the North America group, with the parent company. He took his position as an office boy July 7, 1885, in the old western department at Erie, Pa., when J. F. Downing was general agent. The Downing family lived in a duplex building for some years, one part being occupied by Mr. Foster's grandparents. General Downing's son-in-law, Lieutenant Commander George Talcott, was associated with the department, he having been in the navy. He knew Mr. Foster who had left school and had spent a year in a drygoods store.

Started as Office Boy

Mr. Foster had had his eye on the North America office, hoping that he might make a connection with it. He had an uncle who was employed in the department and through the latter Mr. Foster learned of a prospective vacancy. He mustered up his courage, went to see General Downing, finding him in his private office dictating. Young Foster was undecided whether he should beat a hasty retreat or go straight to headquarters. He stood at the door of General Downing's office, his cap in hand. Mr. Downing, after looking up, called out to him without any preliminary conversation, "Young Foster, come to work here tomorrow." That was his inauguration into the office of the company with which he has been prominently identified for a half century. Mr. Foster did not have much schooling but he applied himself to his task with great diligence and intelligence.

Started Up the Ladder

It was not long before General Downing recognized his ability and ambition. He was 17 years of age when he started his career as an office boy. Later he was made reinsurance clerk and assisted in some of the detailed correspondence. Then a survey agency department was established and he was put in charge. Later he became an examiner. When Mr. Foster went to the North America, the late E. L. Allen was assistant general agent. Mr. Allen later

became western manager of the Royal in Chicago and then vice-president of the Great American. C. H. Barry was assistant general agent following Mr.



W. S. FOSTER

Allen, he having been state agent in southern Illinois. Mr. Barry later on was western manager of the Pennsylvania and then became head of the company until it was taken over by the North British. W. N. Johnson succeeded Mr. Barry.

Flickinger and Foster in Charge

In 1910 the western department of the North America was moved to Chicago and Mr. Johnson was made western manager. The Philadelphia Underwriters remained at Erie, W. B. Flickinger being appointed general agent and Mr. Foster, assistant general agent. In 1917 the Philadelphia Underwriters' western department was moved to Chicago and combined with that of the North America. C. R. Tuttle had succeeded Mr. Johnson as western manager, he being put in command of the

(CONTINUED ON PAGE 11)

Seeks to Compel Repayment of Fees Paid in Missouri

ACTION BROUGHT BY O'MALLEY

Charges Disbursements Were Illegally Made From Premiums Impounded With State Court

KANSAS CITY, July 3.—In a brief filed with the federal court late yesterday in support of their petition for the right to intervene on behalf of several policyholders in the fire insurance rate litigation, R. M. Sheppard and other attorneys attacked the proposed compromise plan provision for payment of \$200,000 for insurance department expenses and \$500,000 for the department's attorney out of the impounded premium.

The brief questioned the legal right of Superintendent O'Malley to make his 13.3 percent rate increase order of May 21 retroactive to June 1, 1930, since his predecessor on May 28, 1930 denied the companies' application for a 16 percent increase. It was contended the only legal method to put a rate increase into effect would be by court order. The brief charges that O'Malley in the proposed compromise had attempted to stipulate away four-fifths of the rights and interests which the applicant for the right to intervene claims. It also pointed out that Attorney General McKittrick, who is made by statute legal advisor of the superintendent, has not signed the compromise stipulation.

JEFFERSON CITY, MO., July 3.—Insurance Superintendent O'Malley has filed a motion in the Cole county circuit court to compel Judge Sevier to direct the repayment of fees paid to various persons and particularly to Guy M. Sone, clerk of the court, that were paid out of the premiums impounded with the court in connection with the Missouri rate case. The payments to Sone from February, 1933, to May 31, 1935, amounted to \$11,500.

O'Malley's motion contends that whatever services Sone rendered in connection with the administration of the impounded premiums came within his duties as circuit clerk and therefore he is not legally entitled to the extra compensation. O'Malley contends that the extra payment to Sone increased his compensation as clerk in violation of constitutional provisions barring increases in salary of a county officer during the term for which he was elected.

It is understood the insurance department will seek a full investigation of other fees and payments allowed by Judge Sevier, amounting to \$33,700.

T. S. Mosby, former state beverage inspector and parole commissioner, has received fees amounting to \$20,000.

H. P. Lauf and L. H. Cook, both of Jefferson City, have each been allowed \$3,000. Gilbert Lamb, formerly assistant attorney-general, has been paid \$1,860. There has been an average expenditure of \$700 a month for clerical hire.

O'Malley, in his motion, states that most of the impounded funds have been deposited in the Central Missouri Trust Company of Jefferson City and have not drawn any interest subsequent to December, 1933. The federal court funds, on the other hand, he states, have practically all been invested in government securities and interest earnings, after payment of all costs, total \$218,489.

Just before this motion was filed by O'Malley, Cook and Lauf started a series of hearings to determine the amount of refund still due from the companies under the 1922 rate reduction order. Cook and Lauf at that time stated they intended to ignore O'Malley's plan to compromise the Missouri rate case and to go ahead and attempt

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THE WEEK IN INSURANCE

Gain of about 3 percent in premium income the first six months of 1935 shown by fire companies. Page 1

Annual meetings of the four organizations of field men in Wisconsin are held at Lake Delavan, Wis. Page 3

The Allstate companies of Chicago bring action in the Ohio supreme court to compel Superintendent Bowen to reissue licenses to the companies and their agents. Page 2

Ohio superintendent sustained by state supreme court in ruling General of Seattle and Merchants Fire of Indianapolis five-year term rate filing in Ohio discriminatory and violation of law. Page 4

Interest is taken in the resolutions adopted by some of the state local agents' associations, seeking to have members of the executive committee of the National Association of Insurance Agents elected by the state body direct instead of appointed by the chairman. Page 1

Interest is taken in the merger of Canadian underwriting organizations, especially in the agency separation issue. Page 4

Hartford Fire's 125 years dramatized at tercentenary pageant. Page 3

Governor Curley of Massachusetts threatens to modify flat rate system if the Curley-De Celles bill fails to pass. Page 28

J. A. Behn denies charge of New York brokers that he broke faith with them in failing to call a second conference before taking action to reduce commissions on compensation business. Page 28

Residence and apartment burglary rates in the territory including Chicago, Omaha, Detroit and Kansas City, are substantially reduced. Page 27

New York legislative committee authorized to investigate automobile insurance rates has as yet made no move. Page 29

Executives of some life companies are now investigating possibilities of accident and health insurance. Page 27

Travelers gives statistics regarding street and highway accidents the first half of the year. Page 27

Returns from Southeastern Underwriters' Association territory for 1934 are shown. Page 6

Attempt is being made to organize the casualty offices in Cleveland. Page 29

Western & Southern Indemnity is withdrawing from the automobile field in some states. Page 30

Insurance committee of the U. S. Chamber of Commerce is named. Page 3

Wisconsin Field Men Hold Forth

Four Groups Meet at Delavan;
New Public Relations Program
Launched

W. P. ROBERTSON SPEAKS

Meredith Heads Union Association,
Frey Bureau Group, Neuberger Pre-
ventionists, McKown Blue Goose

By LEVERING CARTWRIGHT

For the first time in several years, the four organizations of Wisconsin field men held their annual summer meeting at the same time and place and thus the two-day outing at Lake Delavan, Wis., last week was most representative. The organizations that held forth were the Wisconsin Fire Underwriters Association, Wisconsin Insurance Club, whose members represent Western Insurance Bureau companies, Wisconsin State Fire Prevention Association and Wisconsin Blue Goose.

An ambitious, but somewhat vague public relations campaign, in which the field men and local agents are to join in an attempt to create a better understanding of stock company insurance and a more positively friendly attitude towards the institution on the part of those in it and the public, was outlined at the first session of the Wisconsin Fire Underwriters Association.

Paul Rudd Leads Off

Paul E. Rudd, Aetna Fire, covered the ground from the viewpoint of the field men in his report as chairman of the public relations committee.

He was followed by W. P. Robertson of Chicago, associate western manager of the North America, who attended the Wisconsin meeting as a representative of the public relations committee of the Western Underwriters Association. He said the W. U. A. is going to use Wisconsin as something of a testing ground for the program to enlist local agents in public relations work. Various types of literature will be made available for the field club and the agents to use. The idea is to develop a stock company complex, he said. The public relations committee of the W. U. A. has been given full authority to go ahead.

The competition from non-affiliated companies and cooperatives has been most intense, Mr. Robertson remarked. However, the campaign will not be an attack on competitors, but will be a constructive presentation of the stock company idea and the service rendered.

H. C. Wilbur Is Heard

Harry Curran Wilbur of Chicago, public relations expert for the Western Underwriters Association, also discussed some of the objectives of the new enterprise. He said one of the objectives is to cause the stock company agents to be generally regarded as just as closely identified with the community as the local mutuals. In legislative work, he pointed out, mutual companies are influential, because the legislators feel that the mutual representatives are a factor in the community and control votes. There is no reason, he said, why the local agent cannot gain the same standing in the public eye.

The control of the public relations campaign must be in the hands of the field club, Mr. Wilbur declared, so as to present a unified general program.

A. G. Meredith, Fire Association, was elected president of the Wisconsin Fire Underwriters Association. Thomas

Regional Supervisors Are Named by Colonel Button

Colonel Button, secretary and manager of the Stock Company Association, has announced the following regional supervisors:

San Francisco, Sidney R. Aitken, formerly with the Pacific Board, Aetna Life companies, Hartford Fire and Aetna Fire.

Dallas, Tex., J. A. Brackney, 205 Burt building, formerly with the Aetna Fire, more recently in a local agency.

Baltimore, J. T. Robertson, Jr., 1825 Munsey building, formerly special agent Underwriters Association of the Middle Department.

Omaha, R. D. Voss, formerly state agent Camden Fire.

Detroit, E. P. Rogers, formerly state agent North America.

Chicago, E. A. Matthews, Evanston, Ill., formerly special agent Liverpool & London & Globe, and insurance broker.

New York City, George McD. Goodridge of Richmond, formerly state agent, Fireman's Fund.

Boston, W. J. Snyder of Philadelphia, for many years special agent Connecticut Fire, lately with Hare & Chase.

Atlanta, R. A. Chenery, formerly with Virginia Rating & Inspection Bureau, America Fore group and lately with the Southern Home of South Carolina.

Memphis, Paul F. Robertson of Augusta, Ga., at one time special agent of the Aetna Fire, the Firemen's of New Jersey, and later with the American Foreign Insurance Association.

Cincinnati, Fred M. Reynolds, formerly with the Commercial Union Assurance, later with the Public Fire of New Jersey.

Larkins is the new vice-president and R. A. Kenzel, Northern of London, secretary. New members of the executive committee are Paul F. McKown, St. Paul; C. H. Bachembach, Crum & Forster; A. W. Schulkamp of the Fish & Schulkamp general agency of Madison, and C. P. Helliwell, the retiring president.

The feature of the second day's session was the appearance of C. W. Hutchinson, Pennsylvania Fire, who presented a two hour report as chairman of the contact committee. Without any prefatory remarks, Mr. Hutchinson proceeded, as if he were addressing the board of supervisors of Walworth county in behalf of stock com-

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Colorful Pageant Given in Honor of Hartford

The early beginnings of the Hartford Fire were presented in the tercentenary pageant at the head office presented by the "Girls' Club of the Two Hartfords" in tribute to the 125th anniversary of the parent company. President R. M. Bissell took the role of Major Nathaniel Terry, the first president, and Vice-president Wyper impersonated Eliphaz Terry, the second president. Both Mr. Bissell and Mr. Wyper are seniors in the company's service and entered into the presentation with much feeling. George S. Stevens impersonated Walter Mitchell, the first secretary. Some of the present board members appeared in the role of first directors.

Early Scenes Depicted

The early scenes of the Hartford Fire were shown as occurring in Ransom's Inn, June 27, 1810. There was on exhibition the company record book of annual meetings which has been used regularly since. Only eight times during the last 125 years has the original charter been altered or amended. At Ransom's Inn the charter was accepted and the original capital subscribed. There was \$15,000 in cash and the balance of \$135,000 was in mortgages against the homes or property of the original subscribers or their 30-day promissory notes.

Twenty-Fifth Anniversary

Another scene in the pageant centered about the 25th anniversary of the organization. On the day following its 25th anniversary, word was received by post rider that New York City had had a conflagration. The Hartford Fire had written considerable business in the city. President Terry and Secretary Bolless were shown going in a sleigh to New York City to adjust losses. President Terry had put up his personal fortune to get credit from the banks of Hartford to meet the demands.

The anniversary occasion was exhibited in a gigantic cake, in a tableau of young women from the home office. There were 125 of them, each representing a candle.

There were other graphic and interesting episodes represented dealing with Connecticut's historical incidents. There were present a number of agents and friends of the Hartford Fire and Hartford Accident & Indemnity and other members of the Hartford Fire

family from New England and eastern states. Field men were present to celebrate.

In contrast to the frail and budding flower at Ransom Inn is seen the Hartford Fire today with \$100,000,000 assets and \$12,000,000 capital. The aggregate capital of the Hartford Fire associates is \$20,000,000. The Hartford's first loss was in 1812 when it had a claim of \$112.10 to meet. In the first 10 years the losses were \$13,357.67. Its premium income during that time was \$46,586.45. In the Chicago fire the Hartford met all its obligations without flinching. It canceled \$500,000 of capital and then restored the amount making it \$1,000,000. In San Francisco the company's net loss was \$6,766,937. This was 50 percent of the previous year's income. The stockholders voted to increase the capital of \$750,000 to \$2,000,000 and at the same time added \$3,000,000 to surplus. During the 125 years the stockholders have paid \$6,000,000 in premium on stock into the treasury. The Hartford Fire premium income exceeds \$60,000,000 a year. It took 50 years to reach an annual premium income of \$1,000,000. It is one of the great insurance institutions of the country.

Historical Exhibit Arranged

The Hartford Fire has arranged a most interesting exhibit of historical documents in the rotunda of the home office. One of the most important is the original record book of the first stockholders' meeting, held "at the house of Amos Ransom, Inn-Holder" June 27, 1810, with the signature of the directors chosen that day: Nathaniel Terry, Nathaniel Patten, David Watkinson, Daniel Buck, Thomas Glover, Thomas K. Brace, James H. Wells, Ward Woodbridge, and Henry Hudson. This book, incidentally, is still used.

Nearby, in the cases which have been placed around the entrance hall, are the original dividend check book, receipt book, and the book containing the regular stockholders' notes, all yellowed with age. Policies and records are there from 1810 and 1815.

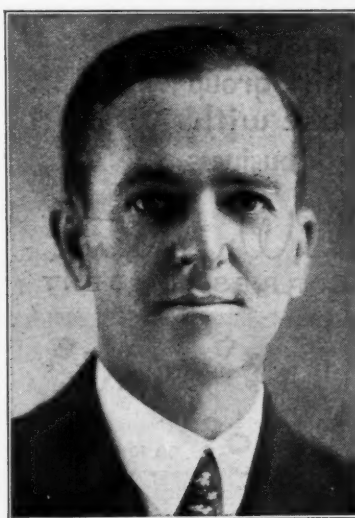
Several types of old metal house marks are attracting much attention. These were placed on house facades, because only if they were displayed would the fire companies, supported by the insurance company, fight the fires.

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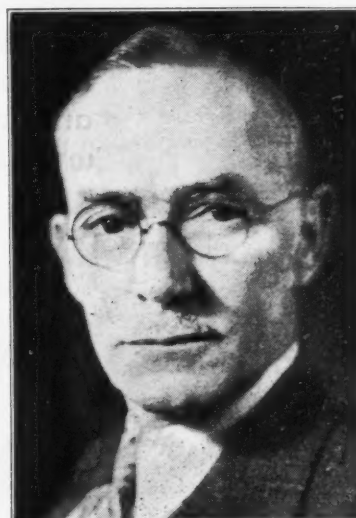
COMMISSIONERS SOON WILL GATHER



DAN C. BONEY, North Carolina
President



JESS G. READ, Oklahoma
Secretary



C. A. GOUGH, New Jersey
Executive Committee Chairman

Ohio Superintendent's Stand Is Sustained by High Court

RATE DEVIATIONS ILLEGAL

General of Seattle, Merchants Fire of Indianapolis Lose Suits to Set Aside Rulings

Suits against the Ohio insurance department by the General of Seattle and Merchants Fire of Indianapolis to set aside department rulings declaring rate deviation filings not uniform, and therefore contrary to law, were unsuccessful. The Ohio supreme court ruled that the insurance superintendent was strictly within his statutory powers in issuing the orders.

The Merchants Fire, the court related, has been issuing a fire policy for five year term, with a provision for the assured to pay the premium yearly and terminate the policy at the end of any year. "Under such a five year policy the policyholder was in effect only insured for one year at a time, but in this way paid a less rate per year than an insured who took out a one year contract of insurance," the court ruled. "At

the same time the insurance company issued policies for a five year term that had the same rate for five years as the five year contract referred to above, but the premium for the full term was payable in advance and the contract was effective for the full term."

Ruled Contrary to Law

The General of Seattle was issuing similar policies but somewhat differently worded. Prior to April 16 there were "special deviation filings" covering such long-term contracts. On that date the superintendent ruled that such a filing results in a different annual rate for the same risk or similar risks in the same class "and are contrary to the bureau of rating law, and especially violate Section 9592-9 of the general code, which provides that any deviation shall be uniform in its application to all risks in the class for which the variation is made. The filings were declared null and void.

Notice was given to the fire companies but policies issued were allowed to remain in force until anniversary date.

George Turner was erroneously reported last week as joining the Shryock Realty Company of Kansas City, as manager of the insurance department. Mr. Turner has become associated with the company's insurance division, but Miss Grace Berkley is manager and has been for the past two years.

New Executive Committee Head of National Board



COL. F. D. LAYTON

Col. F. D. Layton, president of the National of Hartford, was elected chairman of the executive committee of the National Board at the meeting of the committee. Colonel Layton has been a member of several of the committees of the board and his election is giving general satisfaction.

Amend Ship Subsidy Bill Requiring American Cover

WASHINGTON, D. C., July 3.—The house of representatives has adopted an amendment to the pending ship subsidy bill requiring that insurance of all subsidized vessels be carried with American companies. The measure is designed to revitalize the American Merchant Marine and under its provisions it is anticipated a considerable number of new ships would be constructed.

While the house has been able to act on the bill, it is not believed that it can get through the senate this season.

P. A. Gregory Is Feted

P. A. Gregory was the guest of honor at a testimonial luncheon given by the Boynton Bros. & Co. agency of Perth Amboy, N. J., on the occasion of his leaving as manager of the fire department of that agency to become local manager in Dayton, O., for the Columbia Fire of Dayton of the American of Newark group. The luncheon was at Matawan, N. J. He was presented with an embossed brief case. He had been connected with the agency three years and before that was with the Royal.

Separation Strengthened in Canadian Agencies

THREE ASSOCIATIONS MERGED

Organization Companies Will Now Have Greater Power in Dealing With Local Offices


NEW YORK, July 3.—Once legal formalities in connection with the merger of the Canadian Fire Underwriters Association, the Canadian Casualty Underwriters Association and the Canadian Automobile Underwriters Association, under the comprehensive title of the Canadian Underwriters Association, determined upon at a joint gathering at Murray Bay, June 20-22, have been completed, an intensive campaign to effect agency separation throughout the provinces of Ontario and Quebec will be inaugurated. Later, it is assumed, the present governing boards of Nova Scotia, New Brunswick and Prince Edward Island will join the larger organization, making it possible to enforce separation in agency ranks in those provinces more completely than is now the case.

Outside Competition Strong

Orthodox companies in the fire, casualty and automobile fields have felt keenly the competition of the considerable number of non-affiliated offices in each of the three divisions, and for some time past have been studying ways and means for dealing with the situation. It was early recognized that to be at all effective accord must first be obtained among the different types of carriers, a number of which were either subsidiary enterprises or under a common ownership. Where rates and rules in the fire department, for example, were strictly observed, the benefits were too often offset through payment of excess commissions or rate-cutting by allied automobile or general casualty companies; the business as a whole suffering in consequence. Appreciating that if a reform movement was to make satisfactory headway, unity of effort among the carriers, or such percentage of them at least as were sympathetically inclined, would have to be arranged, the merger of the hitherto three separate governing bodies was determined upon at the Murray Bay gathering. The Canadian Underwriters Association as such will start its intended program as soon as the transfer of properties of the merged bodies to the enlarged association can be legally effected.

No general manager is to be appointed as yet; evidently the officers of the three present specialized branches will continue under the elected officers and council.

John J. Rice, life insurance agent in Meriden, Conn., for several years, has opened a general insurance agency at 89 West Main street.



Confidence

outweighs most of the obstacles that stand in the way of progress and success.

Confidence built up during 111 years of progress is an asset to the companies of the Yorkshire group and to those with whom they do business.



Will Wrightem
FIELD CORRESPONDENT

THE YORKSHIRE
INSURANCE CO. LTD.

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MARINE & GENERAL INS. CO. LTD.

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NEW YORK CITY

IMMEDIATE OPPORTUNITY FOR FIRE INSURANCE MAN

A well established and successful organization dealing directly with the insured is in a position to add to its field force a well trained fire insurance man who is both a salesman and a fire protection engineer.

This man must be thoroughly experienced in this field and qualified both as to character and reputation, personality, and productive ability.

Such a man will be assigned to a territory where he can capitalize on his knowledge under a plan of compensation which will not only provide a salary but also additional earnings in proportion to his production.

If you are qualified and want to make a profitable permanent connection, please make your reply include a detailed outline of your personal qualifications as well as your productive ability and technical experience.

Address B-93, The National Underwriter

Moose Calls on Companies to Probe Rebating Practice

ASKS COMPANIES' INQUIRY

Study of Nebraska Agency and Brokerage Methods Demanded, Report Later to Department

LINCOLN, NEB., July 3.—Insurance Director Moose has issued an order to all companies operating in the state to institute at once an investigation of all agency and brokerage connections in order to ascertain if rebating practices follow from their activities, and to report the result to the department. The order also forbids future employment of agents or brokers known to have been or contemplating such practices, and calls for cancellation of contracts of offenders.

Mr. Moose states in his communication: "It appears that there has been a general and widespread violation of Sections 44-328 and 44-1105 and related sections of the law, through securing licenses for persons who, as agents, officers or employees of trade or business associations, firms or companies, procure insurance contracts and secure, either directly or indirectly, some reduction of premium or share in commission, or in other ways violate or evade the statutes.

Warns of Prompt Action

"Failure to comply with this order shall subject the offending party or parties to such action as to this department may seem just and proper," Mr. Moose states.

This form of order was suggested by a committee named by the presidents of the state, Lincoln and Omaha agents associations, named at the recent hearing, and consisting of P. W. Downs, Hughes McCoy and T. H. Maenner of Omaha, and E. B. Minnick and Fred Groth of Lincoln, who asked the department in a letter to refuse any license when satisfied that the principal use is to effect insurance upon the property, health or liability of an individual, his employer or employees, or to circumvent enforcement of the anti-rebate law.

In a statement that will accompany the order, Director Moose says: "This department takes the position that all violations of the anti-rebate laws, either direct or indirect, must be prevented and those which have occurred should be punished in order that the business as a whole will not continue to suffer therefrom. It is the opinion of the department that these ends can be accomplished best through direct action of the insurance companies authorized to transact business in this state.

To Permit Hearings

"Whenever a report or complaint of any such unlawful practices or any other law violations committed by anyone under the jurisdiction of this department is made to this department and the facts presented are sufficient to justify it, notice to the offending party or parties will be given, hearing had and if it is warranted by the evidence, revocation of licenses of all persons or companies knowingly involved will follow.

"With reference to the preventive measures which should be taken, we suggest that the authority of this department to refuse to issue licenses will be exercised whenever it appears to us that the applicant is so connected or intends to be so connected, that these illegal practices are likely to follow the issuance of a license. However, a clear showing of such facts must necessarily be made to this department before it can exercise such authority lawfully. This department cannot presume that the law will be violated by an applicant.

"The companies however, have the first duty and burden to ascertain these facts and are in a position to refuse to

employ, contract with or secure licenses for anyone in such circumstances.

"The companies may contract or refuse to contract with anyone seeking employment from them as an agent. They are at liberty to assume or presume that an applicant will or will not act lawfully. Care in selecting agents will do more than anything else to prevent the spread of this evil and assist not only this department but the business as a whole."

Push Grain-on-Farm Line

The farm writing companies this season are pushing the grain-on-farm insurance with considerable vigor. A drive

is made for this business about two weeks before harvest time and the solicitation efforts follow the harvest north. In years gone by, this class of business produced a substantial income but in recent years it has fallen off greatly, due to the increased use of the combine, which usually means that grain does not remain long on the farm.

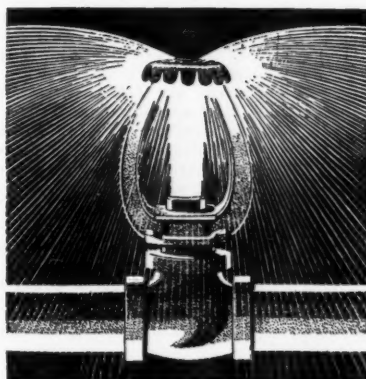
Johnson Accepts Job of Mississippi Commissioner

CLARKSDALE, MISS., July 3.—J. H. Johnson of Clarksdale has accepted the appointment as state insurance commissioner to fill the unexpired term of

the late George D. Riley until January 1. He will make no changes in the Jackson office personnel, he said. He has one of the largest insurance agencies in the state. Mr. Johnson will attend the Insurance Commissioners' meeting in Seattle.

Following the appointment of Mr. Johnson, M. S. Pickett, Hattiesburg, a member of the state rating bureau, has announced his candidacy for commissioner of insurance in Mississippi in the Democratic primary to be held in August. The only other announced candidate for the full term is John Sharp Williams III, Yazoo City.

WHEN THE SPRINKLER HAS PUT OUT THE FIRE... The WATER LOSS Begins



The following "case history" illustrates how A.D.T. Sprinkler Supervision prevents unnecessary water damage through sprinkler systems continuing to operate after fires are out . . .

At 6:29 A.M. on April 10th, the A.D.T. Central Station at Portland, Oregon, received a waterflow signal from the premises of a wholesale grocery concern. The fire was confined to a pile of empty boxes in the spice room. Three sprinkler heads operated, and had already extinguished the fire by the time the fire department arrived. The water was immediately shut off. Total loss less than \$200.

Without the protection of an A.D.T. automatic waterflow alarm system, it is probable that a serious water loss would have resulted.

A.D.T. Central Station Sprinkler Supervisory and Waterflow Alarm Service reduces to the minimum the danger of unnecessary water damage. The instant a sprinkler head operates, the fire department is automatically summoned to the scene, assuring that the water will be shut off as soon as the sprinkler system has accomplished its purpose.

By reducing fire and water losses to the minimum, A.D.T. protection safeguards the continuity of your premium income and the good will of your clients. By recommending A.D.T. Central Station Protective Services you can show your clients how to obtain better protection, and often bring about immediate and substantial economies. May we send you explanatory literature—or have a representative call to explain A.D.T. possibilities and arrange to cooperate with you?

A. D. T. Protective Services

SPRINKLER SUPERVISORY AND WATERFLOW ALARM SERVICE. • "AERO" AUTOMATIC FIRE ALARM SERVICE. • WATCHMAN SUPERVISORY AND MANUAL FIRE ALARM SERVICE. • BURGLAR ALARM AND HOLDUP ALARM SERVICES.

Controlled Companies of AMERICAN DISTRICT TELEGRAPH COMPANY

155 SIXTH AVENUE • NEW YORK, N. Y.



A NATION-WIDE PROTECTION SERVICE
AGAINST FIRE, BURGLARY AND HOLDUP



M. A. Kern Entertains for Group of Commissioners

WENT TO LEXINGTON FIELDS

President of the Alliance Life Was the Host to a Large Gathering

M. A. Kern, president of the Alliance Life of Peoria, and the Mutual Casualty of Chicago, arranged to entertain



M. A. KERN

the insurance commissioners and a number of others enroute to the annual meeting of the state officials at Seattle next week, at his magnificent country estate, northwest of Chicago, known as Lexington Fields. Mr. Kern is one of the most successful and adept raisers of show horses in the Chicago district, it being his avocation. He arranged to have the commissioners' party taken from the Hotel LaSalle, Chicago, where they foregathered to Lexington Fields by buses and automobiles, there being about 125 guests.

Horses on Exhibition

Mr. Kern had on exhibition some 15 of his show horses, the most celebrated being "Grand Lex," world champion gelding. Another horse that is a celebrity is "Lex, Va.," the mare that won the prize at the International Stock Yards show. Mr. Kern has a farm of 173 acres, it being devoted largely to the breeding and raising of horses as the cultivated land is pretty much in hay and pasture. The Kern's ancestral home was at Watseka, Ill., where his father, a well known attorney, owned a farm and raised horses. There the Kern boys got interested in horses and they now are experts in the horse line.

Took Party to Arlington Races

Arrangements were made for a buffet luncheon following the exhibition of the horses and later on Mr. Kern planned to escort the entire party to the Arlington race track nearby, where the summer races are on. Mr. Kern was the official host assisted by Mrs. Kern, his brother L. D. Kern, secretary of the companies, and Mrs. Kern. Some of the officials of the Alliance Life and Mutual Casualty were present to lend a hand, they being Vice-president H. N. Bruce, Alliance Life; B. W. Boyd, vice-president and sales manager; S. D. Tilney, manager of the Mutual Casualty.

President Kern purchased the farm six years ago and the development has been his own idea and conception, he having done a magnificent piece of work as the place is one of the most picturesque farms in that portion of the Chicago area.

M. A. and L. D. Kern joined the

Figures Are Shown for the S. E. U. A. Territory

LEADING CARRIERS GIVEN

Total Premiums for All Companies Last Year Were \$38,788,35 in That Area

The premiums of the 184 South-eastern Underwriters Association companies in their territory (Va., N. C., S. C., Ga., Fla. Ala.) last year amounted to \$37,768,993, as compared with 187 companies the year before with \$34,167,461. The loss ratio last year was 39.24 percent and the year before 48.78 percent. The premiums of the 12 non-affiliated companies last year were \$1,019,242 and the year before \$534,650. The loss ratio was 29 percent as compared with 34.79 percent the year before.

Leaders in S. E. U. Territory

The affiliated companies last year wrote 97.37 percent of the premiums and the year before 98.14 percent. The average for the affiliated companies for five years was 98.03 percent. The leaders in the S. E. U. A. companies last year were as follows:

	Premiums	Losses
Aetna	\$1,621,139	\$ 620,448
American	823,912	306,251
American Eagle	428,008	138,645
Automobile	478,687	198,597
Citizens, N. J.	573,091	138,079
Connecticut	1,064,106	336,731
Dixie Fire	418,632	168,597
Fidelity-Phenix	826,194	349,140
Fire Association	517,650	152,635
Fireman's Fund	747,396	220,367
Firemen's, Newark	382,350	196,547
Great American	1,072,861	450,578
Hartford Fire	1,940,689	734,290
Home, N. Y.	1,498,658	828,200
Ins. Co. of N. A.	824,521	319,266
L. & L. & G.	598,758	283,128
National, Conn.	625,923	264,876
National Union	486,375	115,546
New York Under	515,888	173,069
No. B. & M.	477,685	211,738
North River	420,364	106,704
Phoenix, Conn.	666,639	255,744
Queen	416,858	201,550
Royal	585,095	283,127
Southern Home	411,970	127,766
Springfield	744,773	309,061
Travelers Fire	473,967	314,042
U. S. Fire	542,321	200,414

Nonaffiliated Record

Of the non-affiliated companies the Pearl led with \$334,969 premiums and \$72,319 losses. The Merchants of New York had \$251,492 premiums and \$107,186 losses. The next was the Buffalo with \$140,554 in premiums and \$49,922 losses. The aggregate premiums of the S. E. U. A. and non-affiliated companies was \$38,788,235 and losses \$15,120,173 or a loss ratio of 39 percent. The aggregate premiums the year before were \$34,702,111 and the loss ratio 48.87 percent.

Blackall Is Sworn In

Senator J. C. Blackall was sworn into office Monday afternoon by Judge Edward Ryan of the Hartford court to replace Colonel H. P. Dunham as Connecticut commissioner. Flowers, telegrams, letters and guests flooded Senator Blackall's office.

commissioners' party and went to Seattle where their mother is visiting. The two brothers and mother will return after a week's stay. M. A. Kern was formerly a resident of Seattle, being in the automobile business there.

The brothers Kern have done a fine piece of work in developing their insurance interests. They organized the old Life & Casualty and the Mutual Casualty of Chicago. They took over the Peoria Life, combining it with the Life & Casualty and changing the name to the Alliance Life. They have succeeded in conserving a goodly part of the old Peoria Life business solely through the agency force without any outside aid. About 75 percent of the Peoria Life agents remain with the Alliance Life. The two companies are moving along in splendid style showing the effect of aggressive management.

Is Official Host at the Commissioners' Meeting



WILLIAM A. SULLIVAN, Washington

Insurance Commissioner W. A. Sullivan of Washington is the state official host to the National Convention of Insurance Commissioners, whose annual meeting will be held in Seattle next week. He is a native of Ireland. Before being appointed insurance commissioner he was president of W. A. Sullivan & Co., the insurance and real estate firm at Seattle. He was 22 years in the insurance business.

Lower Minimum Premium to Be Permitted on Fur Policies

The minimum premium requirement on furriers' customers' policies is to be waived on and after Sept. 1, the executive committee of the Inland Marine Underwriters Association of New York decided. This charge varies, being \$1 countrywide in states where the coverage is permitted, except in Illinois, where it is \$1.50.

The action was taken for the "best interests of members," the real reason being that the outside market, knowing the best offer I. M. U. A. companies could make frequently quoted less and got the business. Waiving of the minimum premium requirement, it is said, will permit I. M. U. A. members to compete with the outside market for this business. Non-I. M. U. A. companies have been offering a minimum premium of 75 cents on risks on which the I. M. U. A. rules call for \$1 minimum, and \$1 on \$1.50 risks.

A suggestion which may be studied is merit rating of these risks, which would give I. M. U. A. companies greater latitude in holding good business and would prevent outside companies from underquoting so easily.

Kentner Feted, Then Sails

NEW YORK, July 3.—In recognition of the tenth anniversary of his appointment as manager of the metropolitan department of the Travelers Fire, Fred W. Kentner was tendered a luncheon by the field staff of the office. He was presented with a handsome desk set. Mr. and Mrs. Kentner sailed today for a month's travel in Europe.

Editor Reginald Moss Resigns

SAN FRANCISCO, July 3.—Reginald G. Moss for more than 20 years vice-president and managing editor of the "Underwriters Report," and vice-president of the "Shipping Register" is resigning to enter other unannounced fields of endeavor following an extended vacation.

Farewell and Hail Sounded at the Iowa Festivities

FEDERATION BACK OF AFFAIR

Retiring Commissioner Clark and the Incoming Official, Ray Murphy, Are Highly Honored

DES MOINES, July 3.—Ray Murphy, Democrat, and E. W. Clark, Republican, incoming and outgoing Iowa insurance commissioners respectively, were feted at a banquet Monday night sponsored by the Iowa Insurance Federation. Mr. Murphy in a brief talk asked the same cooperation of all insurance people as was given to his predecessor in office and pledged courteous, impartial service. B. F. Kauffmann, president Bankers Trust Co., Des Moines, in the principal address declared the country is probably farther out of economic difficulties than the general public realizes. The movement of durable goods the past year is doing more than any other thing to supply employment. He anticipated that a more definite improvement would be manifest after the adjournment of the present Congress. John T. Hutchinson, secretary Insurance Federation of America, New York, explained the functions while Clyde Helm, secretary Minnesota Federation, gave an account of the achievements of that organization. Commissioner Clark gave a peppy discourse, drawing on his experiences in office. His talk was replete with much encouragement to the incoming commissioner. New and retained deputies and other department officials were introduced to the audience. P. H. Cless, outgoing first deputy commissioner presented Mr. Clark with an inscribed scroll as a mark of esteem of the office. Clifford Depuy, publisher "Underwriters Review," proved an able toastmaster.

Low Canadian Fire Loss

The lowest fire loss in Canada in the last ten years was recorded last year with a figure of \$25,437,840, according to the annual report of the Dominion fire commissioner. In 1933 the loss was \$32,676,314. Fire loss per capita amounted to \$2.44 against \$3.15 in 1933.

Insurance Committee of U. S. Chamber Is Named

WASHINGTON, July 3.—Harper Sibley, president of the U. S. Chamber of Commerce, announces the appointment of the following as members of the insurance department committee: Justin Peters, chairman, president, Pennsylvania Lumbermen's Mutual Fire; John C. Harding, vice-chairman, manager, Springfield Fire & Marine, Chicago; O. R. Beckwith, counsel, Aetna Life, Hartford; S. Bruce Black, president, Liberty Mutual, Boston; H. T. Freeman, president, Manufacturers Mutual Fire Insurance, Providence, R. I.; L. A. Lincoln, Metropolitan Life; F. W. McAllister, general counsel, Kansas City Life, Kansas City, Mo.; J. S. Myrick, Ives & Myrick, general agents Mutual Life, New York City; C. R. Page, vice-president, Fireman's Fund, San Francisco, Cal.; Harry Scherr, Huntington, W. Va.; George S. Van Schaick, Rochester, N. Y.

Members of Board

Justin Peters, chairman of the committee, and John C. Harding, vice-chairman, are serving as members of the board of directors of the chamber, representing insurance. Mr. Scherr is also a member of the board, having been elected to represent his geographical district. The committee serves in an advisory capacity to the insurance department and to the chamber on insurance matters.

Interest in Publication of Young E. Allison's Writings

A group of friends of the late Young E. Allison, for many years editor of the "Insurance Field" of Louisville, are financing the publication of a book of his writings, William Fortune of Indianapolis is the chief man who is interested in promoting this work. Mr. Allison undoubtedly had the most brilliant mind in the insurance journalistic field. One of his early pupils was E. J. Wohlgenuth, now president of THE NATIONAL UNDERWRITER. At that time the old "Insurance Herald" flourished with Mr. Allison as its head. Mr. Wohlgenuth had had some experience as a boy with an insurance paper at Detroit and then went to Louisville where he became associated both as a business getter and news gatherer with the "Insurance Herald."

Observations on Mr. Allison

Mr. Wohlgenuth recently presented a paper before the Cincinnati Literary Club on "Young E. Allison and the Bardstown Legends." Mr. Wohlgenuth frankly acknowledges that Mr. Allison had more influence on him than anyone else in his career. As Mr. Wohlgenuth stated in his paper, "I do not expect again to know anyone like him. He was a delightfully interesting study. In his makeup there was a beautiful and charming mentality and spirituality, a greatness of selflessness of rare quality."

A few months before his death Mr. Allison summed up his life in a conversation with Mr. Wohlgenuth in which he placed in compact form these words, being the philosophy of his life: "All my life long I have sought only romance."

Two Legends of Bardstown

Mr. Allison's search for romance found a rich field in Bardstown, Ky., and he became steeped in its traditions, as Mr. Wohlgenuth points out. Mr. Allison in his writings treated exhaustively two legends for which Bardstown is famous in historical literature. He built up the local tradition that Stephen Foster had often visited his relatives in Louisville and the Rowans at Bardstown, and that he had written "My Old Kentucky Home" at Bardstown. He also tore down the legend of Louis Philippe in Kentucky, which was to the effect that the French monarch while in exile had spent a considerable period of time at Bardstown, and on his return to Paris to assume the crown of France had presented and sent to his old friend Bishop Flaget of Bardstown pictures by old masters, now hanging in the cathedral there and in Louisville.

Allison and the Legends

Mr. Wohlgenuth in speaking of Mr. Allison's work in connection with these legends says:

"I take it as no reflection upon Mr. Allison that he took opposite sides in these two legends of the same general trend in their lack of discovered facts to support them. He took two equally obscure traditions, curiously similar in their general aspects. In the one he was as the lawyer for the negative and in the other for the affirmative. He presented a brilliant case in both. And the result was to stimulate investigation which has resulted in determination of the facts so far as they may be obtained. The mere circumstance of where 'Old Kentucky Home' and other songs of Foster might have been written has nothing to do with the essential reality of those songs. A creative mind has made the song of Kentucky a reality and a piece of Kentucky literature. The important thing, and the only important one, is what took place in the mind of Stephen Foster when he wrote the songs, and not where he happened to be when they were written."

"Perhaps Mr. Allison's two greatest advantages were that he never went to college and that he suffered from deafness. Both served to protect him from the commonplaces of the world and to give his imaginative genius full play; his greatest joy was in the world of romance which he created for himself, and which he sometimes shared with others. His genius matured undisturbed by many of the outside influences which tend to keep the rest of us on a dead level. He possessed the romantic spirit of Booth Tarkington in 'Monsieur Beaucaire'; of James Whitcomb Riley in whimsical fancy; of Stephen Foster in harmony and melody, and of Robert Louis Stephenson as an essayist and story teller in beautiful composition and expression. Compared with Henry Watterson, his fellow Kentuckian, he used the rapier whereas Watterson's favorite weapon was the bludgeon. He wrote beautifully because he thought beautifully, and his conversation and letters

were as charming as his writings. He entered the romantic field of what we call education, creative, brilliant, like a discoverer entering India or Cathay, without guides, previous knowledge or instructions. He possessed the secret of keeping the world from growing dull."

To Appeal Decision on the Illinois Qualification Act

SPRINGFIELD, ILL., July 3.—An appeal will be taken direct to the Illinois supreme court on the ruling of the Sangamon county circuit court that the Illinois agents' qualification act is unconstitutional, officials of the insurance department announced. The officials added that until the supreme court ruling is obtained the department will continue as usual its program of licensing.

The circuit court ruling was made by Judge Stone, who held the revocation section of the qualification act unconstitutional.

H. W. Pettibon, Springfield Fire & Marine special agent at Hutchinson is much improved from injuries suffered in an automobile accident some weeks ago, which kept him confined to a hospital. He is able to travel some with the aid of a driver. An injured shoulder and back still give him considerable trouble and are delaying his complete recovery.

Number of Conventions of State Local Agents

Dates and places have been set for a number of state local agents' meetings. The New England Associations of Insurance Agents will meet next Monday, Tuesday and Wednesday at Dixville Notch, N. H. The West Virginia association will meet at the Hotel Morgan at Morgantown, Aug. 5-6. The New Mexico association has set Aug. 12 as its time of meeting at Las Vegas. The Wyoming agents will meet at Casper, Aug. 19. The Iowa meeting will be held at Marshalltown, Aug. 19-20 at the Tall Corn hotel. The Washington agents will assemble at Bellingham, Aug. 22-23. The Minnesota association will meet at Hibbing at the Hotel Androy, Aug. 23. The next day they will go to Lake Eshquaguma for an outing. The Pennsylvania people will meet at Pocono Manor, Sept. 9-14. The New Jersey agents will meet at the Pennsylvania hotel, New York City, Sept. 12-13. The Ohio agents will assemble at Columbus at the Deshler-Wallick hotel, Sept. 17-19. The New Hampshire association will meet at Manchester, Oct. 24. The California association meets at the San Diego hotel, San Diego, Oct. 30-Nov. 1.

MAKE HAY INDOORS

... when it's too hot outside!

WHEN it is too hot to be out ringing doorbells, and your office with its electric fans holds the greater allure, there is no excuse for napping! In the relatively cool comfort of indoors you can be laying the groundwork for your activities next Fall which will fully justify a temporary conservation of shoe leather.

Real Prospects bring a much higher sales return than mere "suspects." Let us show you how to locate prospects, and the easier, more effective way of turning them into customers. Write for our service "Keeping Cool Without Wasting Time," telling us the approximate number of clients you now have. (Of course, we are obliged to limit this to our Agents and prospective Agents.)

BY THE FIRE COMPANIES OF THE AMERICAN GROUP



THE AMERICAN OF NEWARK
THE COLUMBIA FIRE OF DAYTON
DIXIE FIRE OF GREENSBORO

NEWS OF FIELD MEN

Indiana Groups in Meeting

Fire Preventionists and Underwriters Gather at Lake Wawasee; Manager Vernor Speaks

J. D. Pearson, North America group, was elected president Indiana State Fire Prevention Association at the annual meeting at Lake Wawasee. G. L. Heinz, Springfield F. & M., was elected vice-president and E. R. Hubbell, Royal group, reelected secretary-treasurer. Mr. Hubbell's work was praised and opinion expressed that he should be placed permanently in the office.

Reports showed excellent work done in town inspections and plans were laid for making more inspections this year. Retiring President C. R. Watkins, New York Underwriters, was appointed chairman of the scout committee. Committees will be appointed for various town inspections and one member made responsible for each town to be inspected. Members of the executive committee will be appointed by the president in due course.

Vernor a Speaker

R. E. Vernor, manager fire prevention department Western Actuarial Bureau, was present and gave a talk stressing particularly attitude of companies on fire prevention activities. He complimented the Indiana association on the work done in town inspections.

The last nine holes at the Lake Wawasee, Ind., golf course were "water holes" Wednesday afternoon of last week when the annual golf tournament of the Indiana Fire Underwriters Association was played, as rain started at about 3 o'clock and continued until dark. Following prizes were distributed at the banquet in the evening:

First low gross, A. B. Whittemore, Glens Falls, with a 78; second low gross, T. R. Dungan, Fidelity-Phoenix, 81; first blind par, D. D. Fitzgerald, American Central; second blind par, J. R. Hull, Union; visitors' prizes: first low gross, Carl Ingram, Great American; blind par, E. V. McKarahan, service department Home.

J. J. Ronayne, Commercial Union, sang several selections during the banquet, which were well received.

Resolution Is Proposed

At the next meeting a resolution will be voted upon to change selection of the executive committee to appointment by the president instead of by direct election as at present.

The low loss ratio in Indiana thus far this year was the occasion of considerable comment. Instead of any rate reductions sentiment favored broadening coverages to include more protection, if necessary. That it will be much easier later, if occasion demands, to lop off coverages than it will be to raise rates, was the common consensus.

Virginia Blue Goose Elects Speight Most Loyal Gander

Marshall C. Speight, Virginia state agent London & Lancashire, is the new most loyal gander of the Virginia Blue Goose, elected at the annual meeting succeeding A. F. Turton, formerly Virginia agent Agricultural, now supervising New Jersey for the Empire State. Mr. Speight previously was supervisor of the flock.

Other officers are: L. O. Freeman, Jr., engineer Virginia Rating Bureau, supervisor; R. C. Rice, state agent Phoenix of London, custodian; R. F. Rushin, special agent Home of New York group, guardian; Louis Rueger, Jr., special agent Scottish Union & National, keeper; J. W. Kessler, special agent Virginia F. & M., welder. A golf tournament on the James River course followed the business session.

Grand Nest Program Outlined

Schedule of Events for the Blue Goose Conclave at Atlantic City Is Announced

NEW YORK, July 3.—The tentative program for the grand nest meeting of the Blue Goose, to be held at the Madison hotel, Atlantic City, August 27-29, has been issued by Most Loyal Grand Gander S. A. Mehorter.

August 27 will be registration day, dinner being served at 7 p. m., after which an informal reception will be held on the roof garden. Business sessions will take place both morning and afternoon of the following day, with luncheon at one o'clock, and an old-fashioned shore dinner in the evening to be followed by a stroll to the steel pier "for an evening of fun." On the morning of the 29th consideration of business will be resumed, the session continuing until all matters before the gathering are disposed of.

A banquet and entertainment to be followed by the grand ball on the roof garden will conclude the gathering. All forms of entertainment for delegates and ladies have been arranged. The total cost for the three days is placed at \$23 per person. Members are cautioned to wear only summer clothing, "positively no dress clothes being wanted." In the invitation to members everywhere to be on hand, the New York City pond is joined by the Chesapeake, Empire State, New England and the Penn ponds. Hotel reservations should be secured through E. W. Dart, 52 William street, New York City.

S. B. Wright With Great American

S. B. Wright has become associated with the field organization of the Great American in Wisconsin. He will be especially responsible for the Massachusetts Fire & Marine. Until recently he traveled in the state for General Agent C. P. Helliwell of Milwaukee and before that was connected with the Commercial Union.

H. L. Newton Has Resigned

H. L. Newton of Columbus, O., has resigned as state agent of the Monarch Fire and Columbian National Underwriters. The Monarch Fire group has rearranged the Ohio territory and therefore no new field man is to be appointed.

The Pearl fleet now has the following field men: W. D. Allen, 4300 Euclid avenue, Cleveland; C. B. Lovett, Hartman building, Columbus, and J. J. Sher-

Gohlmann Is Honored by Security of Iowa People

K. P. Gohlmann, eastern Iowa special agent for the Security of Davenport, was honored by the officers, directors, employees and field men of the company on the occasion of his 25th anniversary with the Security. A surprise commemorative dinner was given for Mr. Gohlmann and he was presented with an electric grandfather clock by President J. W. Bollinger of the Security. The dinner was attended by all resident officers and Vice-president Henry C. Brummel of Chicago. Illinois Special Agent R. R. Mittelbush composed a poem in Mr. Gohlmann's honor entitled "To a Gentleman."



K. P. GOHLMANN

man, 4300 Euclid avenue, Cleveland. As yet the division of territory has not been definitely decided.

Joins Oil Association

H. M. Carmichael, general manager of the Oil Insurance Association, announces the appointment of W. T. Kewley as special representative in its Tulsa office. Mr. Kewley has been with the Oklahoma Inspection Bureau for the past 12 years, the last six of which were devoted to inspection and rating of oil properties in the southwest. Prior to his bureau experience, he spent four years in the company end of the business with the Hartford and Fireman's Fund in Chicago. Mr. Kewley will assist Manager Ross in the southwestern division.

John A. Melton Dies

John A. Melton, 74, state agent of the American of Newark until he retired in 1931, and widely known among insurance men in Missouri, died at his home in Kansas City. He was connected with the American for 50 years.

Upon his retirement, field men, agents and friends honored Mr. Melton with a banquet in observance of his 70th birthday anniversary and his 50 years as an insurance man. Mr. and Mrs. Melton celebrated their 50th wedding anniversary in 1934.

Joins London & Lancashire

Robert W. Leedy, the resident inspector of the Ohio Inspection Bureau at Mansfield, O., has been appointed special agent of the London & Lancashire group. Mr. Leedy has been connected with the bureau for nine years. He will assist State Agent C. W. Chappellear. W. G. White, with offices at Dayton with the state agent, is also special agent. Mr. Leedy will give his attention to the northern part of the state.

Delegates Are Elected

At the annual meeting of the Oklahoma Blue Goose, T. Ray Phillips of the America Fore, and Lee Morgan of the Boston and Old Colony were elected delegates to the grand nest convention. Mr. Phillips is now grand supervisor and is in line for election as most loyal grand gander at the forthcoming Atlantic City conclave.

Blinn Heads Nebraska Pond

The Nebraska Blue Goose at its annual meeting elected W. F. Blinn, Nebraska Inspection Bureau, most loyal gander; R. E. Glass, Western Adjustment, supervisor; G. W. Owens, New York Underwriters, custodian; Gordon Beals, Scottish Union, guardian; E. V. Neuberger, Hartford, welder, and B. O. Robinson, Security of New Haven, keeper.

The Nebraska Fire Prevention Association reelected Gordon Beals, president, and Paul Barr, Hanover, secretary.

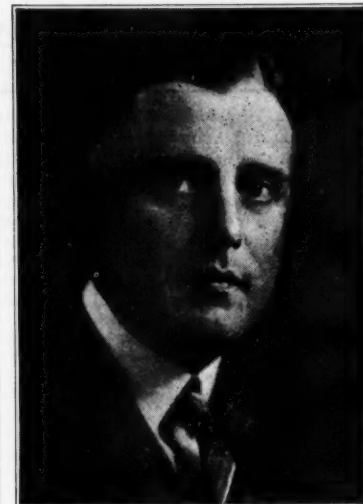
Kansas Blue Goose Meeting

TOPEKA, July 3.—L. H. Ballard of the Kansas Inspection Bureau has been elected most loyal gander of the Kansas Blue Goose. Howard S. Searle of Crum & Foster was chosen supervisor; Joe F. Springer, Topeka manager Western Adjustment, custodian; William Ehret, Wichita, America Fore, guardian; J. S. Jensen, Fire Association, welder; Clad Marshall, Springfield F. & M., keeper. The outgoing most loyal gander, Byron R. Ward and N. K. Nelson were elected delegates to grand nest meeting at Atlantic City.

Plan Ohio Field Outing

The Ohio Fire Underwriters Association and Ohio Fire Prevention Association are counting on an unusually large attendance at their meetings at Cedar Point July 9-10. Headquarters will be at the Breakers Hotel. R. E. Vernor, manager fire prevention department Western Actuarial Bureau, will speak to the Fire Prevention Association Wednesday. The underwriters' association balance meeting will be held and later

Indiana Chief



F. E. DUKES

F. E. Dukes of Indianapolis, state agent of the Fire Association group in Indiana, who has been elected president of the Indiana Association of Fire Underwriters, is one of the live field men of the state. M. O. Jones, Fireman's Fund, was chosen vice-president, and O. E. Green, Providence-Washington, was reelected secretary.

bridge and golf will be features of entertainment. A banquet and dance will close the affair. Carol MacGregor is chairman of the committee on arrangements.

Ray S. Winnard, new president of the Ohio Fire Underwriters Association, has named his committees for the year. Chairmen are: Delinquent balance, B. T. Duffey, Royal; legislative, R. T. Huggard, Great American; entertainment, W. L. Cowan, New York Underwriters; rules, C. T. Thalgott, National Union; local boards, E. F. Carnes, New Hampshire; school board insurance, R. B. Sherman, Northern of England.

J. C. Young; J. C. Cook, Jr.

J. C. Young has been appointed special agent for the World F. & M. with supervision over Virginia, Maryland and District of Columbia, with headquarters at Richmond. He formerly was Virginia special agent National Liberty group under State Agent C. T. Lloyd. In this position he is succeeded by J. C. Cook, Jr., formerly special agent in North Carolina Home of New York group under State Agent J. A. Carrouth.

Amonette Arthritis Victim

H. A. Amonette of Denver, state agent St. Paul Fire & Marine, has been confined to his home with arthritis. He has been ill for some time but his condition recently became more serious.

Classes Eligible for Contingents

In connection with the recent rule change of the National Automobile Underwriters Association, under which 10 percent contingent commission may be paid in Chicago, Detroit, St. Louis and Milwaukee, the question has been raised what class of agents is eligible to receive contingents. In Chicago the contingents may be paid to class 1 or metropolitan supervising agents, whereas in the other three cities the contingent may be paid only to recording agents as defined in the rules of the association.

Royal Statistician Dies

H. P. Dougherty, for 27 years connected with the statistical department of the Royal, and superintendent of the statistical division of the Royal-Liverpool groups since 1932 died at his Brooklyn home, following a short illness.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

ESTABLISH CREDIT DEPARTMENTS

As credit men in mercantile establishments are now displaying greater interest in insurance matters, so a number of insurance companies in turn are devoting increased attention to credit ratings of assured, appreciating the value of such service in determining the acceptance or rejection of submitted lines.

It has ever been recognized in fire underwriting that moral hazard constitutes a considerable percentage of the total hazard, and while the physical features of a property may easily be learned, it is far more difficult to determine the character and extent of the moral feature, where such hazard existed or is suspected.

The America Fore group was the first of the fire companies to create a special credit department, having formed such branch eight years ago. From time to time other important offices fell into line; companies now maintaining such bureaus including the Hartford, Travelers, Home, Royal-Liverpool, Great American, Springfield Fire & Marine, and others.

All daily reports received in these offices pass through the credit department, which from its files lists any previous fires in which the applicant may have been involved, either individually or as a member of a firm, together with other information likely to have a bearing upon the risk from an underwriting standpoint. In many instances the data had through the credit department is followed by a report from one of the commercial rating bureaus of the country.

1935 ENCYCLOPEDIA OUT

"The Encyclopedia of Insurance in the United States" comes forth this year in its 45th annual edition from the Index Publishing Company, 206 Broadway, New York. This is a recognized biographical insurance book being crammed full of useful information. Aside from biographical sketches of insurance people it gives definitions of insurance terms and forms of insurance cover, financial condition of all companies licensed with information about them. The price of the book is \$3.

"SPECTATOR" IN NEW PLAN

The "Spectator" of New York, which heretofore has been a weekly publication, will now divide itself into two parts. One will be devoted to fire and casualty insurance and the other to life insurance, each to appear fortnightly. The "Spectator" is one of the old and highly esteemed publications. Hereafter the "Spectator" will be devoted largely to feature, educational, statistical and informative articles.

W. H. STOOP IS TO RETIRE

W. H. Stoop, deputy manager suburban division New York Fire Insurance Rating Organization, will retire Sept. 1 and be succeeded by W. H. Geyer. Mr. Stoop has been connected with the association for close to 50 years, while Mr. Geyer entered its service in 1913.

DAVIS, DORLAND ANNIVERSARY

Davis, Dorland & Co., one of the foremost insurance brokerage houses of New York City, is celebrating its 35th anniversary. Julian Lucas, its president, was recently elected president of the National Association of Insurance Brokers.

INSURING AGAINST COLLAPSE

THE NATIONAL UNDERWRITER has received an inquiry from a subscriber as to whether there is any company writing indemnity insuring against the collapse of buildings. He states that he has approached London Lloyds correspondents and they will not take it. While

such indemnity is regarded as beyond the charter powers of most companies, yet the liability has been assumed in some of the broad policies written under inland marine cover. For instance, the George Washington bridge at New York City over the Hudson River and perhaps other structures of similar nature elsewhere carry insurance of this kind brought in under the inland marine form. Bondholders of such enterprises usually insist on getting every possible type of insurance and the collapse feature is included as one to which bridge structures are liable.

CANCELLATION POWER RESTRICTED

An opinion handed down in April by Attorney-General Bennett of New York has just been made public in which he finds that the insurance department does not have power to revoke the license of an insurance broker who places insurance on risks situated outside of New York with an insurer not authorized to do business in New York. However, he said, an agent's license might be subject to revocation under these circumstances.

INTEREST OF CREDIT MEN

That members of the National Association of Credit Men appreciate more highly than ever before the important part insurance plays in the affairs of mercantile establishments, was attested by the attention devoted to the subject of insurance at the annual gathering at Pittsburgh.

As a result of the discussions, it was agreed to solicit the aid of the United States Chamber of Commerce as "to the losses caused to manufacturing and wholesaling creditors by lack of or by inadequate insurance on the part of their debtors. These statistics should cover not only bankruptcies, but also composition settlements and retirements from business."

It was further agreed to request the National association to issue a questionnaire "among a representative section of its membership" to learn "the losses sustained in a sufficient period to indicate the need for customers carrying proper insurance protection and in adequate amounts."

The added interest taken by credit men in insurance matters was no doubt influenced by the survey conducted by the London Assurance, as to the character and extent of insurance carried by leading mercantile concerns throughout the United States, revealing, as it did, that many of the concerns were without coverage at all of certain kinds, while a goodly percentage were inadequately insured along fire lines.

NEW ALMANAC PUBLISHED

The "Weekly Underwriter," 80 Maiden Lane, New York, has gotten out the 1935 edition of the "Insurance Almanac," one of the most valuable insurance reference books on the market. It covers every phase of insurance, companies, organizations, biographical sketches, etc. It has a wealth of material and is highly regarded. It costs \$3.

REVISE BROKERS COURSE PLANS

The qualification course for new brokers in New York state will be given in 60 lectures instead of 58 as at first tentatively planned, with a different apportionment of time for some of the classifications. The new program calls for six hours of general introductory lectures, the same as the earlier program; 21 fire insurance lectures, instead of 16; 18 casualty lectures instead of 13; six inland marine instead of 18; two ocean marine lectures, which were not in the original tentative proposal; and seven brokers' lectures instead of the five originally planned.

Where the courses will be given, how often, and what the tuition fee will be

was referred to a committee consisting of A. C. Goerlich, secretary Bronx Insurance Men's Association; E. R. Hardy, secretary Insurance Society of New York; and W. A. Riordan, local manager Automobile of Hartford. The committee expects to determine these questions very shortly, as the law went into effect July 1.

Froggatt Changes Announced

T. P. Zanella, who has been connected with Joseph Froggatt & Co. of New York, the consulting actuaries and auditors, for 10 years, and who has been assistant manager of the Chicago office, has been appointed manager there, succeeding W. L. Hippard, who has been transferred to the head office in New York as secretary of the Froggatt company. Before going with the Froggatt office, Mr. Zanella had practical experience in insurance. He is assisted at Chicago by Malcolm Hippard, who was formerly assistant manager at Dallas,

then assistant manager at San Francisco, and now becomes first assistant manager in Chicago.

E. F. Baxter, who has been for a number of years in the Chicago office, becomes second assistant manager succeeding H. L. Van Horn, who becomes manager in Philadelphia.

Extra Dividend Declared

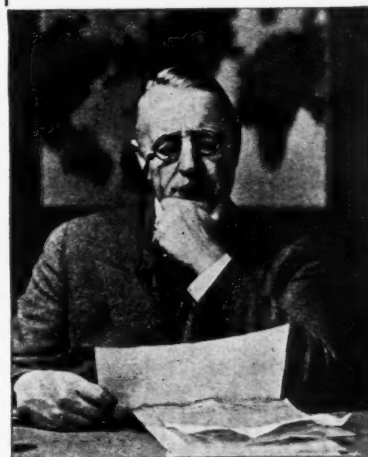
NEW YORK, July 3.—Stockholders of the National Liberty of the Home group will receive in addition to the regular semi-annual dividend of ten cents a share, an extra dividend of five cents per share.

Iowa Mutual's Receivership Ended

The receivership of the Farmers Union Mutual of Des Moines has been terminated and Commissioner Clark released as receiver.

The Universal of New Jersey has been licensed in Delaware.

Presenting:



The
Results
of
Agency
Service

We recently made a study of the insurance buying practices of America's leading 12,000 manufacturers and 10,000 wholesalers. The results revealed that: using just one competent agent, instead of several, saves 19 percent of the average cost of insurance for a year; having an insurance survey made periodically means getting 20 percent better protection for 22 percent less money. The representatives of these three sound, reliable, progressive fire companies are equipped to demonstrate to their clients, with facts and figures, that the service they render produces results.

The
LONDON ASSURANCE

The
MANHATTAN
Fire and Marine Insurance Company

The
UNION FIRE
Accident and General Insurance Company

99 JOHN STREET

NEW YORK

Took Role of First Head of the Hartford Fire



RICHARD M. BISSELL

President R. M. Bissell of the Hartford Fire took a prominent part in the tercentenary pageant celebrating the 125th anniversary of the Hartford Fire. He represented Major Nathaniel Terry, first president.

Files 20 Percent Deviation

The First National of Seattle, has filed a 20 percent deviation on all classes of risks in the state of Washington.

The Reserve Mutual Fire of Kansas City, Mo., which was organized in March, has now been licensed by the Missouri department.

AS SEEN FROM CHICAGO

NO JULY 1 REVERBERATIONS

July 1 came without any reverberations in the area of the Chicago Board, the day when its disciplinary legislation went into effect. There has been some activity on part of one or two rather prominent brokers endeavoring to round up some of the brethren, entering into a pact to deal only with non-board companies. It is not believed that this movement will create much of a flutter. The Northwestern National of Milwaukee ranks fifth in premiums in Chicago, it being the most formidable of the outsiders. However, it maintains rates religiously. There are some other companies that are non-board but altogether it is not thought that any outside movement can gather much momentum.

Members agree that if all hands will stick together the new legislation will bring excellent results. For the time being there will have to be some adjustments. No one is inclined to relish reduced income but it is freely predicted that when the new machinery gets going many of the hangers-on will leave the field because they cannot afford to stay in it. If that be the case, those that do remain will derive more benefit from their labor.

This is regarded as a testing time for the Chicago Board. If the present measures fail then no one can prognosticate what may happen. The only disintegrating factor will be suspicion and lack of confidence. The bigger and more important offices are putting their shoulders to the wheel and giving the new program their unstinted support.

TO WRITE SUPPLEMENTAL COVER

At the annual meeting of the Underwriters Grain Association of Chicago it was decided to issue the supplemental contract as of Aug. 1, covering tornado,

hail, explosion, riot, smoke damage, aircraft, etc., in addition to the usual fire and internal explosion coverage. The supplemental contract will be issued only in connection with the fire policy and for the same amount.

L. J. Braddock, North America, was reelected president; H. A. Clark, Firemen's, vice-president, and Richard Steinback, staffman, secretary. W. L. Lerch was reelected general manager. The executive committee consists of W. N. Achenbach, Aetna Fire; Mr. Braddock, Mr. Clark; E. A. Henne, America Fore; Wilfred Kurth, Home; A. F. Powrie, Fire Association, and E. M. Schoen, Atlas. Mr. Kurth is represented in the association by C. D. Lasher of Chicago, general manager of the Home.

ORGANIZING ADJUSTMENT FORCE

E. J. Mulvihill, formerly of Rockville Center, L. I., has opened an office at 330 South Wells street, Chicago, as manager of International Adjusters. He is undertaking to perfect an organization of independent adjusters throughout this country and Canada so as to provide facilities for handling claims of companies, with which contracts will be sought. He has been an independent adjuster, operating on Long Island. He states that he is being advised legally by his uncle, Alfred Mulvihill, of the Yellow Cab Company in Chicago.

DEATH OF KOSSUTH MARKS

Kossuth Marks, one of the old-time local agents of Chicago, a member of the firm of Critchell, Miller, Whitney & Barbour from 1889 to 1924, died at his home in Kenilworth, Ill., July 1. He was one of the members of the R. S. Critchell & Co. agency when it was combined with Granger Smith, Miller & Co., to form the present firm. Before going with Critchell & Co., he was a member of the firm of W. H. Cunningham & Co. He was born in 1854 at Madison and La Salle streets, Chicago, where the La Salle hotel now stands.

SCHREIBER NOW IN CHICAGO

W. L. Schreiber, western representative of the Pacific National Fire, has moved to 1960 Insurance Exchange, Chicago from Peoria, Ill., where he has been located since he secured his present position.

YAGER BACK FROM ABROAD

L. E. Yager of L. E. Yager & Co., immediate past president of the Chicago Board, returned to his office Monday morning after a several weeks trip abroad.

I. C. Faber, Illinois state agent and Cook County manager of the National Union, has been elected a class 1 member of the Chicago Board.

Public Adjusters Sentenced

NASHVILLE, July 3.—Robert W. Thompson, public adjuster, Madison I. Scott, his partner, and William Allen Oakley, have been given ten-year sentences following conviction for arson.

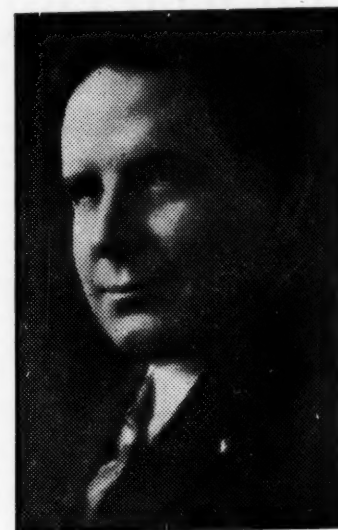
Elwell Sails for England

NEW YORK, July 3.—E. W. Elwell, assistant United States manager Royal Exchange, sails today for a month's visit to the home office in London and to spend some time with his parents.

Much Interest in Hail Line

OMAHA, July 3.—Following the heavy late June hail losses in Nebraska's wheat belt, a renewed interest in hail insurance has manifested itself. At Clay Center, Neb., James Oakley, Clay County clerk, representing the state of Nebraska hail insurance administration, reported writing his 200th policy last week. County Clerk A. D. Jones of Adams county, reported at Hastings that

Out for Himself



ALBERT DODGE

Albert Dodge of Buffalo, former vice-president of Armstrong-Roth-Cady Company of that city, has established his own agency and incorporated it under his own name, opening offices in the M. & T. building. Mr. Dodge is a member of the executive committee of the National Association of Insurance Agents and is one of the foremost men in the ranks.

he had issued 140 policies on 1935 crops, the largest number issued here since state insurance was made available.

Beals Heads Nebraska Body

Gordon M. Beals, Scottish Union & National, was reelected president of the Nebraska Fire Prevention Association. Paul Barr of Hanover Fire was reelected secretary.

Number of "Aetna Bibles" Are Still in Existence

A mistake was made in the historical sketch of the Aetna Fire in stating that there were only two so-called "Aetna Bibles," the educational book gotten out by J. B. Bennett, of Cincinnati, the first western manager of any company, it being the "Aetna Guide to Fire Insurance." Mr. Bennett was known throughout the west as "The General." There are a number of the "Aetna Bibles" in existence. Near the "Aetna Bible" on exhibition at the Aetna home office is a little gold badge with a baked enamel center and a reproduction of Mount Aetna in gold. This was known as an "official badge." About a dozen of those were obtained by Mr. Bennett in the early 60's and one was given to each officer. There are only two of them known to exist at the present time.

Undoubtedly the expense of traveling has increased in later years. There is on exhibition expense vouchers of President Thomas K. Brace, who was a tireless traveler and made many trips in behalf of the company. One of his expense vouchers shows that he spent 16 days in Montreal and the total cost of the trip was \$84.14. His expenses were \$2 a day. He stayed only at first-class hotels and dined in a style befitting his position.

Miscellaneous Notes

Ray Phillips has established a new agency in Colorado Springs, known as the Phillips Insurance Agency. He bought out the company formerly known as Smith's agency.

The new agency of Henry & Hardesty, Fairmont, W. Va., merges the R. M. Henry agency and the C. H. Hardesty Company.

INCORPORATED 1799

PROVIDENCE WASHINGTON INSURANCE CO.

of Providence, R. I.

Capital \$3,000,000

INCORPORATED 1928

ANCHOR INSURANCE CO.

Providence, R. I.

Organized and Owned by the Providence Washington Insurance Co.

Capital \$1,000,000

Each of these Companies writes the following classes of Insurance

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AND THEIR ALLIED LINES**

AUTOMOBILE—FIRE, THEFT and COLLISION

COMBINED POLICIES

AUTOMOBILE—FULL COVERAGE

GOLFERS' EQUIPMENT and LIABILITY

WITH

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WESTERN DEPARTMENT: 175 W. Jackson Blvd., CHICAGO, J. R. Casbel, Mgr.

Gain of 3 Percent in Half Year Seen

(CONTINUED FROM PAGE 1)

about in the same ratio as those for the preceding month, which will mean the record for the first half of 1935 will be highly satisfactory. There have been no large fires in June, such losses as the adjusting bureau were called upon to deal with having been in the main windstorm claims in the west and south.

Paradoxical as it may seem the improvement in the loss record constitutes one of the chief sources of concern to executives. That the diminution in the number of losses and their seriousness is a condition that may be sharply reversed at any time, is fully appreciated by those in the business but insurance people fear that it may be difficult to convince the public of that probability. Under the direction of skilled raters the loss record of classes of risks in all sections of the country is undergoing constant revision, and the rate average has been steadily reduced for a year, a process still going on, prompt credit being given for hazard reductions from whatever cause.

Expense Element a Problem

While satisfaction is voiced with the diminution in the loss record, the expense element remains a perplexing problem with no practical means for decreasing it being available. There is a fixed and uncontrollable cost to company operations that cannot be reduced and its trend has been steadily upward for several years.

It is taken for granted that the net surplus of the average fire company on July 1, will be increased more or less substantially over that reported on the first of the year, due mainly to lighter losses.

The value of securities held in company portfolios on the last day of June was greater on the whole than those at the end of 1934, although the average advance fell far short of that anticipated in the early months of the year, when there was an appreciable gain in market quotations. This increase fell off sharply, however, along in March and April, but regained in degree in the succeeding two months.

Agents Chafe at Non-Resident Plan

(CONTINUED FROM PAGE 1)

areas, obsolete heating appliances and defective electric systems. As the older buildings are destroyed or rendered obsolete, the practice is to replace them with modern structures of superior type.

Bigger Churches in North

In general the more important Catholic church properties are found in northern centers. Structures in the south, aside from such cities as Charleston, Savannah, New Orleans and possibly other communities, are of a more moderate type.

There is a small mid-western mutual that specializes in insuring Catholic church risks, just as there is a modest stock institution in this city that confines its acceptances to risks of the Episcopal faith.

Rounds Out Fifty Years With the North America

(CONTINUED FROM PAGE 2)

entire North America interest. Mr. Foster was given the title of superintendent of agents. Later he was made second assistant manager and then associate manager. Mr. Foster for a number of years had charge of the underwriting in the department and was regarded as a master hand. He gave special study to use and occupancy,

leasehold, rent and kindred subjects. He wrote an authoritative treatise on "Removing the Mystery from Use & Occupancy Insurance," which is published by THE NATIONAL UNDERWRITER.

Mr. Foster has spoken before a number of insurance bodies and his addresses have been received with interest because they were helpful and informative. He is now in charge of special lines to which he has given so much thought.

On Tuesday evening of this week Mr. Foster and his wife were hosts to his associates in the western department of the North America at a dinner at Plentywood Farm, Bensonville. On Friday afternoon of this week General Manager Tuttle and the management staff will tender Mr. Foster a reception in the western department office, the entire office force being present.

Mr. Foster is a man of high character, honest in thought and conviction and is held in the highest esteem.

Seeks to Compel Repayment of Fees in Fire Rate Case

(CONTINUED FROM PAGE 2)

to collect the full amount of the disputed refund from the companies.

ACTION IN KANSAS CITY

KANSAS CITY, July 3.—The insurance committee of the Chamber of Commerce, of which Cliff C. Jones is chairman, has been instructed by the chamber's directors to continue its attempt to secure fire and tornado rate reductions.

The board recently reviewed the committee's findings in regard to the rate case settlement.

"The view of the directors of the chamber," according to J. E. Woodmansee, president, "was that it held no prerogative to make any recommendations on settlement of the insurance case, particularly as to distribution of the impounded \$11,000,000 in premiums, pending final adjudication of the case now pending before the courts.

"As business men," he said, "we know the rates in Missouri are too high on many types of risks, and we authorized the committee to continue its efforts to obtain the benefit of a new rating schedule to replace the present one of 1914."

Insurance men members of the committee who participated in the report are: Mr. Jones, L. L. Bebout, U. S. F. & G.; Clyde H. Bissett, Aetna Casualty; W. R. Evans, American Surety; Frank Furgason, agent; George Oppenheimer, agent; Myron N. Platt, Travelers; Charles L. Scott, Massachusetts Mutual Life; J. F. Trotter, agent, and Charles D. Williams, agent.

Others present when the committee made its report were Mr. Woodmansee, Mr. O'Malley, L. S. Poor, chief rater of the department; Merrill Dubach, secretary Insurance Agents Association; Howard Campbell, R. B. Jones & Sons, and Joseph J. McGee and M. L. Nordgren, Thomas McGee & Sons.

Illinois Insurance Code Bill Is Killed by the Senate

(CONTINUED FROM PAGE 1)

doubtedly played a part in the defeat of the code. The Cook county democracy is reported to be rather cold to Mr. Palmer because he is not a conventional Democrat.

In the absence of Director Palmer, on his vacation, officials of the department would not say whether they expected the code to be made a part of the call for an expected special session in September. The regular session was entirely devoid of insurance legislation, other than passage of house bills, permitting insurance companies, conservators, fraternal societies, school districts and guardians to invest in securities of federal housing administration.

The Merchants & Manufacturers has been licensed in Arizona.

Canadian Preventionists and Fire Marshals Gather

Dr. H. M. Tory was elected president of the Dominion Fire Prevention Association at the annual conference in Ottawa. E. N. Rhodes, Canadian minister of finance, was appointed honorary president, E. T. B. Pennefather was elected honorary vice-president and chairman executive committee. Superintendent G. D. Finlayson was elected honorary secretary. Theodore Dunn of the New Hampshire Board of Fire Underwriters gave an interesting demonstration of fire hazards. Superintendent Finlayson spoke. A report on building construction in Canada was given by J. C. Reilly, head of the Canadian Construction Association.

Thomas Baird, deputy fire marshal of Manitoba, was elected president of the Canadian Association of Fire Marshals, succeeding G. F. Lewis of Toronto. J. G. Smith, Dominion fire commissioner, was elected vice-president, and J. E. Ritchie, Toronto, secretary-treasurer. There has been a decrease of over \$20,000,000 in fire losses since 1930, said President Lewis. Although the losses as a whole have decreased, the fires in dwellings have increased, due mainly to the indifference on the part of house-

holders. Percy Bugbee, assistant secretary National Fire Protection Association, discussed volunteer fire departments.

New York Recommendations

NEW YORK, July 3.—The National Fire Protection Association has concluded a survey of the fire protection and prevention services of this city, reporting to the New York charter revision commission which authorized the study. A number of important recommendations are made. It maintains the existing division of authority among different municipal departments, weakens the service, contending that greater efficiency could be had if more power were centralized with the fire department.

Mississippi Cups Awarded

H. T. Holland, special agent for the H. W. Gates General Agency at Jackson, Miss., received the cup awarded annually as a memorial to A. A. Weille for outstanding work performed during the last year by a field man; the A. J. Miazza cup, awarded by the Mississippi Blue Goose to an employee of the Mississippi State Rating Bureau for outstanding work went to G. D. Hyams, district inspector.



The Circle Widens

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NEBRASKA
ILLINOIS

KANSAS
IOWA
COLORADO
CALIFORNIA

OKLAHOMA
MINNESOTA
WYOMING

Our field-men are visiting new sections every day . . . making new friends . . . adding new agents to our fold.

Do you live in the states we are now serving? If so, you will find this company located at a most convenient point for giving you immediate service.

We write over 35 Risk Forms

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PERSONAL SIDE OF BUSINESS

Everett Helm, son of **Clyde Helm**, secretary of the Insurance Federation of Minnesota, has been awarded a scholarship at Harvard for graduate work in music.

W. H. Palmer, Jr., chairman of the board of the Virginia Fire & Marine, and a son of the late Colonel W. H. Palmer, for many years president, has played more golf than any other amateur in Richmond, having been at it more than 30 years. He won the state amateur golf championship three times, 1908, 1911 and 1914, and still can shoot a 78.

Robert M. Anderson, vice-president of the National of Hartford, is at Irvington Beach, Va., on a fishing trip.

W. C. Chandler, inland marine underwriter at the home office of the Phoenix of Hartford, was the guest last week of J. W. Friend, Virginia state agent at Petersburg.

Gustavus Remak, Jr., president of the State of Pennsylvania, and one of his daughters are planning to sail for Europe July 11. They will be joined by other members of the family and will return together.

W. P. Robertson, associate western manager of the North America, and Mrs. Robertson leave Thursday evening of this week for Seattle where Mr. Robertson will attend the annual meeting of the Insurance Commissioners' Convention. Mrs. Robertson will go immediately to Oakland, Cal., to visit their daughter, who resides there. Mr. Robertson, following the Seattle meeting, will join her at their daughter's residence and remain there for some days.

William E. Wollaeger, president of the Concordia Fire, was featured in the "Men of Today" column in the Milwaukee "Sentinel." Mr. Wollaeger joined the Concordia in 1898 and became president in 1921.

E. D. Lawson, western marine department manager Fireman's Fund, Chicago, is on vacation, expecting to return Aug. 1.

In addition to supplying agents at the annual convention of the Virginia Association of Insurance Agents at Virginia Beach with a temporary roster of attendance during the convention, **Bernard P. Carter**, president of the Gordon Brown & Carter general agency at Richmond, showed enterprise by issuing a complete roster in attractive booklet form after the meeting and mailed a copy to each agent in attendance.

Officials and division heads of the Northern Assurance were guests of United States Manager **R. P. Barbour** at a golf tournament at the Locust Grove Golf Club, Westfield, N. J. Stewart Badeau, of the special risk department, captured the silver cup offered by Mr. Barbour.

Enrique Perez Cofino of Havana, manager of the Cuban branch office of the Home and of the National Liberty for the past four years, is visiting the head office of the companies in New York City. Fire insurance conditions throughout that republic are profiting through the improved economic and industrial situation. The premium income, which in 1934 aggregated something over \$3,000,000, promises to exceed that figure this year. Companies are still writing windstorm covers guardedly and only in connection with fire policies, having clearly in mind the hurricane hazard of the island.

A. C. Hall, superintendent of the Des Moines department of the Fireman's Fund group, died last week. He was

a native of Marion county, Ia. In November, 1918, he went with the Hawkeye & Des Moines department as special agent. In 1923, when S. M. Buck, now western manager of the Fireman's Fund, was manager of the western department of the Transcontinental of Hartford, Mr. Hall became its Iowa and Missouri state agent. He returned to the Fireman's Fund on Nov. 1, 1929, as assistant manager of the Hawkeye & Des Moines department. W. W. Waddell, now general agent in the western department, was then manager. When Mr. Waddell was called to the western office in November, 1931, Mr. Hall became superintendent.

Howard P. Dunham, retiring Connecticut insurance commissioner, was guest of honor at a dinner attended by about 100 senior insurance officials, who have been neighbors and friends during his term of office. Samuel Ludlow, Jr., was toastmaster. Charles A. Templeton, former governor, characterized Colonel Dunham as "an optimist and a hard worker." Former Governor John H. Trumbull told how he reappointed the commissioner, and found him experienced and responsible. Concerning John C. Blackall, incoming commissioner, Mr. Trumbull said, "I think he will fill the position with satisfaction and that Connecticut will lead the country as the insurance state."

Colonel Dunham advised his successor, that "the fewer laws you have, the better off you will be," and added that he never had let politics influence him in the appointment of people in his office. Mr. Blackall and Mayor J. Watson Beach of Hartford also spoke.

Sudden fame has come to **Robert Rylee**, member of the divisional office sales department of the Federal Hardware & Implement Mutuals of Stevens Point, Wis., with selection of his first novel, "Deep Dark River," by the Book-of-the-Month Club. It was the unanimous choice of the five judges and is considered a remarkable book. Mr. Rylee, a Southerner, is 27, born in Memphis, Tenn., and educated at Amherst. His first insurance job was in a Dallas, Tex., agency. He became sales correspondent of the mutual group at Dallas, and last Dec. 1 was transferred to Stevens Point. There he writes and edits sales material, trains employees and handles other sales matters. All of his spare time went into writing the novel, which was his fourth. The others went into the waste-basket, voluntarily. "Deep Dark River" is being published by Farrar & Rinehart, New York. An English edition also is being brought out.

At the annual banquet of the Michigan Blue Goose at Jackson somebody tipped off **W. H. Gabriel**, state agent for the National of Hartford and song leader, that F. D. Vernor, brother of **R. E. Vernor**, Western Actuarial Bureau, and composer of "The Sweetheart of Sigma Chi," was a guest at the affair, and so was Dr. Gerald Strong, Jackson dentist and lifelong friend of the Vernor brothers, whose avocation is violin playing. F. D. Vernor was persuaded to play and sing his own composition to Dr. Strong's accompaniment—and after much urging "Dick" seated himself on the piano bench beside his brother and joined in the vocal refrain. When the three were in college together—before the song was published and became a hit—they played and sang it in just this manner from the original manuscript. No wonder they wore a dreamy, reminiscent expression as they went softly through the college favorite!

Mrs. Katherine Reynolds, aged 78, died at her home in Columbus. She was the widow of R. L. Reynolds, for many years state agent of the Connecticut Fire, who died over a year ago.

Hartford Fire's Tercentenary

THESE are days of anniversaries among some of the old time New England insurance companies and they have been celebrated in an impressive and colorful way. The NEW ENGLAND MUTUAL LIFE recently celebrated the hundredth anniversary of its being granted a charter. The STATE MUTUAL LIFE of Worcester, Mass., celebrated its 90th anniversary, it commencing business June 1, 1845. The AETNA FIRE has a remarkable exhibition at its head office to memorialize its 116th anniversary. Now the HARTFORD FIRE in a pageant, colorful with historical incident, celebrates its 125th anniversary.

Each company chose a different form in which to recognize an important landmark and to recall the pioneer work of founders. These New England companies have contributed much to insurance history. Their

directors and officers have a keen sense of responsibility. New England insurance stands for something very substantial and conscientiously administered.

The HARTFORD FIRE has played an important part in the work to which it was dedicated 125 years ago. It has passed through depressions, conflagrations, hardships and wars and yet through it all has emerged with greater glory than ever. It is one of the best known insurance companies in the country. It has stood for progress and dependability. The HARTFORD FIRE has marched along through the years and has been identified with all important insurance movements. Its contributions to the business should not be overlooked. Today it stands impregnable, a mighty fortress and an institution esteemed by all who are acquainted with its work.

Striking at the Unlicensed Operators

As a result of investigations of the postal authorities, four operators of the NATIONAL AID SOCIETY of SPRINGFIELD, ILL., INDIANA, COLORADO, LOUISIANA, and ORANGE, TEX., have been indicted. This activity is encouraging to those who have been disressed by that phase of the unlicensed insurance problem that has to do with deliberate avoidance of supervision in order to sell questionable contracts, principally life and accident and health. Additional legislation, we believe, is not needed to reach such operators. If they are using the mails to defraud, the postal laws are sufficient and the time and attention of postal authorities is all that is needed.

Most of these concerns undertake to "insure" anyone, regardless of age or physical condition. Indeed, the assumption is that most of their "policyholders" are uninsurable. A decision to the effect that the insuring of uninsurables is a fraud would force dozens, perhaps hundreds of these outfits throughout the country, to

close up over night.

Perhaps the agitation in favor of federal legislation to control the operations of unlicensed companies prompted the postal authorities to conduct investigations. If so, the by-products of that agitation will have been valuable. Thousands of old and sick persons are being exploited by hit and run operators on the fringe of the insurance world. The amount that they are getting from the individual is not great, but we venture the opinion that the few dollars is an important outlay to most of those that are snared. The amount involved is not great enough to justify the individual in seeking to protect his interests. Because of their devious methods, most of these operators cannot be reached by state insurance authorities. The federal government is the only agency that is in a position to take a hand and we are glad to see an indication that the federal authorities are now assuming the responsibility. The government can perform a humane service.

Putting Discouragement Under Foot

WHEN a salesman gives himself to discouragement and gets disheartened in his rounds he is not able to be master of his fate and life becomes miserable for him. It takes courage and determination to win. Any goal of a desir-

able nature is not reached without having to overcome a number of obstacles. The man who can push ahead and trample discouragement underfoot will attain the end that he is seeking and will become progressively more useful.

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What of tomorrow

**WHEN THE
UNEXPECTED
HAPPENS**

property interests, your personal possessions, the family — in fact — all that you hold worth while, revolves. Yet in the space of a few ticks of the clock, all

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Are you sure that you have taken every reasonable precaution against the hazards which threaten the even flow of your business? In the factory there are production schedules to be met; in wholesale and retail trade orders must be filled and the customer served. "Business

Graphically describing almost every type of fire and casualty insurance protection available to the home owner, merchant, manufacturer and business man, these booklets are excellent soliciting material. Copies sent to any agent upon request.

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NEW YORK CHICAGO SAN FRANCISCO

ATLANTA DALLAS MONTREAL

FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

To Discuss Finance Scheme Barry Is Michigan Speaker

Important Cooperative Move on Program at Michigan Regional Meeting in Blaney Park July 12-13

A lively controversy on the question of establishing a premium financing auxiliary by the Michigan Association of Insurance Agents is forecast for the Upper Peninsula regional meeting to be held on July 13 at Blaney Park Resort. There are two militant factions in the state, one favoring establishing a finance plan modeled after the successful New York State organization, and the other strongly opposed.

Proponents maintain this is the logical move since collapse of the Underwriters Acceptance Corporation and can be operated profitably both to the association treasury and to individual members. The opposition points out that such a move would tend to alienate banking interests, constituting direct competition with bankers while the association opposes bankers engaging in the insurance business. Sentiment among the officers has been shifting toward the opposition of late.

Adequate Accommodations

Executive Secretary George Brown states the recent destruction of Blaney Park Inn by fire will not affect plans as temporary facilities for dining service have been established at the resort and plenty of sleeping accommodations are available in Celibeth Tavern and Bear Creek Lodge.

President Grow sent a letter to members of the governing committee asking them to attend the meeting and the session of the governing committee July 12 starting with luncheon and continuing during the afternoon. This will be the last meeting of the committee before the annual meeting in Petoskey Sept. 30-Oct. 1.

Ohio Bar Association Not to Push for Law Recodification

W. E. Benoy, chairman insurance law committee Ohio State Bar Association, spoke before that organization at its meeting in Columbus, explaining activities of his committee, which for several years has been considering a proposal to prepare recodification of insurance law. The committee feels this is very necessary, there being many duplications and conflicting provisions. However, due to the difficulty of interesting numerous conflicting interests, the controversial character of many subjects necessarily involved, and for other reasons, it is impracticable for the committee to continue the effort to revise and codify the laws as a whole.

The committee expressed opinion his work can be done only by a body having power to act, such as a legislative committee, or the insurance department. The work of the New York insurance department was praised. The committee's recommendation was adopted that the proposed codification work be discontinued but the committee be continued to study and suggest particular deficiencies in existing insurance laws.

Curtis Division Manager

Walter Curtis of Fargo, N. D., left Saturday for Milwaukee to become manager of the fire insurance division of the loan department of the Northwestern Mutual Life. Mrs. Curtis and their sons, Walter, Jr., and Bobby, will join him in a month. Mr. Curtis is a former special agent for the Great American Fire.

Former Commissioner to Be Headliner at Agents Annual Meeting Sept. 30-Oct. 1

J. Victor Barry, of the Life Extension Institute, former vice-president Metropolitan Life and former Michigan commissioner, will be the featured speaker at the annual convention of the Michigan Association of Insurance Agents, to be held in Petoskey Sept. 30-Oct. 1. J. A. Grow, Detroit will preside. W. G. McCune, of Petoskey, member governing committee, will be general chairman of arrangements and Mr. Grow is preparing the program.

An unusual publicity stunt has been worked out by the officers to build up attendance. Cards are being prepared to go out with "Spotlights," official bulletin of the association, in July, August and September, so designed that they may be posted on bulletin boards in the members' offices. The first says "Are you going to Petoskey? . . ." etc. The second will say: "Guess I'm going to Petoskey . . ." and the third "We ARE Going to Petoskey . . ." The members will be requested to paste them one under the other on the board as they arrive.

Reargument Is Ordered of Odd Master-Servant Case

LINCOLN, NEB., July 3.—The state supreme court has ordered a reargument of the case of Triplett vs. Henningson Engineering Company, in which it had upheld a judgment for damages resulting from a fire started by lighted cigaret stubs that company employees had thrown in Triplett's hay field while building a transmission line through the ranch. The case is said by attorneys interested to be the first of its kinds in the lawbooks. The defendant insurance company in its motion for a rehearing claimed that the decision stretched the master and servant doctrine to unreasonable lengths when it held the master responsible for the acts of servants because he did not discharge them after they had violated orders against smoking cigarets while on duty. The company maintains that its legal duty was fulfilled when it ordered them to quit smoking while at work.

Moose's Extra Salary Disputed

LINCOLN, NEB., July 3.—State officers indicate that if Director Moose draws the \$1,800 a year extra salary payable out of fees that the legislature voted him for looking after affairs of the state bureau of securities, it will be only at the end of a lawsuit. State Budget Commissioner Smith, who makes up the state payroll, refused to include the additional salary, and State Auditor Price, whose approval of vouchers is necessary before they can be paid, notified the governor he would not sign one. Both officials base their refusal on a clause in the same appropriation bill that carried the additional salary, to the effect that no public official drawing a regular salary should be paid any fees for services.

See Tax Levy Delayed

LINCOLN, NEB., July 3.—Failure of the law levying a 2 percent tax on gross premiums of fire companies collected in municipalities for the benefit of firemen pension and disablement funds to carry an emergency clause that would have put it in effect on passage

and approval by the governor will prevent the state making any levy for the current year, in the opinion of State Treasurer Hall, custodian of the fund. The bill provided for payment in August of sums levied, whereas the bill does not become effective till Aug. 26, and there will not be sufficient time to segregate premiums collected in municipalities from total receipts. For that reason, Mr. Hall says, there will be no money available until Sept. 1, 1936.

Extend Mutuals' Risks

MILWAUKEE, July 3.—The new amendment to the statutes relating to town mutuals, enlarges the classes of risks that may be insured, if authorized at an annual meeting, to include country taverns, social halls, garages, oil stations, electrically or motor driven feed mills in the country; and the contents of any such building. The amendment further provides that in any insurance on specifically rated risks in incorporated villages or cities, the rate shall be filed with the state insurance department and rating bureau, and audited by the rating bureau.

Columbus Trustees Elected

COLUMBUS, O., July 3.—The annual meeting of the Insurance Society of Columbus was attended by about 200. I. B. Lentz, T. J. Macklin and W. R. Burkley were elected trustees. Hold-over trustees are W. J. Eilber, C. A. Wikoff, Frank Kirkpatrick, F. F. Jaeger, E. D. Gardner, and Harry Mesloh. Officers will be elected at the trustees' meeting in August.

Seek to Tax Joliet Agents

The mayor and city attorney of Joliet, Ill., are seeking to enforce an old municipal license law requiring brokers to pay a \$25 fee. There is much confusion as to what constitutes a broker and an attempt is being made to assess even the smallest agents in the city.

May Purchases Control

K. M. May has purchased the insurance department of the First Mortgage Corporation of Iowa in Des Moines. He had headed the department for 15 years, and has been active in insurance organization work. He is president of the Des Moines Underwriters' Association.

Death of Coin, Ia., Agent

M. F. Utter, a local agent at Coin, Ia., was killed in an automobile accident south of Kenosha, Wis., last Monday night when his automobile crashed into another. He and his family were driving north on a vacation. Mr. Utter was killed instantly and two others were critically injured.

Rules to Retain Policies

The Nebraska railway commission has adopted a regulation that all policies issued in connection with operation of public grain warehouses will be retained by it four years after their expiration or cancellation in order to protect customers of the warehouses on claims arising during the period in which they were in effect. The commissioners say that in several cases where policies have been returned they have been destroyed and claimants were handicapped in their efforts to bring an action.

Fight Grand Rapids Self-Insurance

GRAND RAPIDS, MICH., July 3.—C. S. Johnson, city manager, has suggested that the city establish a revolving insurance fund covering all classes of risks affecting city property. He says he was advised by O. F. Nolting, assistant director International City Manager Association, that "there can be little doubt that over any long period fire hazard expenses are lower when no

insurance is carried than when risks are protected by insurance companies."

Agents are already taking up the cudgel and it is anticipated that there will be a lively fight if the commission attempts to self-insure for all municipal risks. There has already been some antagonism toward the companies aroused by the refusal of the fire carriers to reduce rates because of the city's unusually good loss experience over the past few years.

Deviation Is Filed

The Merchants Fire of Indiana has submitted filings to the Ohio Inspection Bureau and Ohio insurance department, providing for 20 percent deviation from the published rates on all property subject to term treatment. The filing follows the ruling of the Ohio supreme court ruling out "term deviations" according to the recent order of the department.

Cincinnati Agents' Outing

Over 50 attended the annual "fun-fest" of the Cincinnati Fire Underwriters Association at the Cody farm, Erlanger, Ky., last week. High spot of the afternoon was a baseball game, the score of which was a bit nebulous. The Columbus insurance group was well represented.

Nebraska Crops Hailed Out

The first general hail storm of the season, affecting crops in the middle west, struck Nebraska last week. It is estimated that the insured loss will amount to about \$300,000. The Home of New York was heavily interested. The storm started at Grand Island and traveled a course of about 75 miles with a width of 10 to 15 miles, striking Harvard, Geneva, Fairbury and down into Kansas. Section after section of wheat and oats were wiped out.

Edward P. Bates Is Dead

Edward P. Bates, formerly well known field man and adjuster in the southwest, died in Columbia, Mo., at the age of 70. He retired about five years ago after suffering a stroke. He started in the Bates & Hogsett agency in Kansas City, then became Kansas state agent of the North British & Mercantile, later joining the Aetna Fire as Kansas state agent.

His next move was to form the Bates, Gibbons Adjustment Company at Oklahoma City, in company with John Gibbons. When Mr. Gibbons joined the Springfield Fire & Marine as general adjuster at Dallas, Mr. Bates continued the adjusting business under his own name.

Pontiac Frolic July 16

The annual frolic of the Pontiac, Mich., Association of Insurance Agents will be held July 16 at Forest Lake Country Club.

Middle West Notes

The O. M. Spaid Agency, Fort Wayne, Ind., has been sold to Yaste & Zent and A. J. Hoffman & Co. of that city.

H. W. Usher & Co., Grand Rapids, Mich., has been incorporated by H. W. Eunice and Clare Usher.

H. N. Coldwell, Columbus, formerly special representative American National Fire, has joined the Columbus agency of the Ohio State Life.

Ray Petterson, 50, for many years engaged in the insurance agency and real estate business at Stoughton, Wis., died there after a lingering illness.

Moore & Moore Insurance Agency, Green Bay, Wis., has been dissolved as a corporation. Joseph Moore will continue the agency as an individual. Offices are at 218 City Center building.

Hugh E. Pearce, who conducted a general insurance agency at Kenton, O., died. His agency was established in 1884. A number of Ohio field men attended the funeral.

LOYALTY GROUP

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ORGANIZED 1855

80 YEARS IN BUSINESS

Surplus to Policyholders, Dec. 31, 1934, \$16,006,502.99

(Securities at Market Value)

THE GIRARD FIRE & MARINE INSURANCE CO.

Organized 1853

Surplus to Policyholders Dec. 31, 1934

\$2,087,058.35

Securities at Market Value

82 YEARS IN BUSINESS

THE MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Organized 1854

Surplus to Policyholders Dec. 31, 1934

\$935,329.77

Securities at Market Value

81 YEARS IN BUSINESS

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO. OF PITTSBURGH, PA.

Organized 1866

Surplus to Policyholders Dec. 31, 1934

\$1,932,062.99

Securities at Market Value

69 YEARS IN BUSINESS

THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Organized 1874

Surplus to Policyholders Dec. 31, 1934

\$1,796,718.88

Securities at Market Value

61 YEARS IN BUSINESS

HAZARDS INSURED

Fire and Lightning
Sprinkler Leakage
Tornado—Windstorm
Ocean and Inland Marine
Tourist Baggage
Riot and Civil Commotion
Explosion
Parcel Post
Loss of Use
Earthquake
Aircraft
Automobile—All lines
Personal Accident
Health
Group Disability
Plate Glass
Burglary, Theft and Larceny
Hold-up—Robbery
Blanket Residence
Public Liability—All Lines
Contingent Liability
Elevator Liability
Elevator Property Damage
Golf and All Sports Liability
Products Liability
Professional Liability
Malpractice
Check Alteration and Forgery
Fidelity Bonds
Surety Bonds

GROUP LOSSES PAID

Over

Four Hundred Million

\$429,842,318.00

MILWAUKEE MECHANICS' INSURANCE COMPANY

Organized 1852

Surplus to Policyholders Dec. 31, 1934

\$5,005,480.77

Securities at Market Value

83 YEARS IN BUSINESS

SUPERIOR FIRE INSURANCE COMPANY

Organized 1871

Surplus to Policyholders Dec. 31, 1934

\$2,081,259.40

Securities at Market Value

64 YEARS IN BUSINESS

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Organized 1870

Surplus to Policyholders Dec. 31, 1934

\$2,243,727.39

Securities at Market Value

65 YEARS IN BUSINESS

COMMERCIAL CASUALTY INSURANCE CO.

Organized 1909

Surplus to Policyholders Dec. 31, 1934

\$2,022,134.99

Securities at Market Value

26 YEARS IN BUSINESS

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344 Rush Street
Chicago, Illinois

CANADIAN DEPARTMENT
461 Bay Street
Toronto, Canada

EASTERN DEPARTMENT

10 Park Place
NEWARK, NEW JERSEY

PACIFIC DEPARTMENT
220 Bush Street
San Francisco, Cal.

SOUTH-WESTERN DEPT.
912 Commerce Street
Dallas, Texas

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ESTABLISHED 1817

LUMBERMEN'S INSURANCE COMPANY

ESTABLISHED 1873

THE RELIANCE INSURANCE COMPANY

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PHILADELPHIA NATIONAL INSURANCE COMPANY

ESTABLISHED 1928

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IN THE SOUTHERN STATES

Jemison-Seibels Agency Back

Restores Membership in Birmingham Association Following Settling of Rate Difficulties

The Jemison-Seibels agency has rejoined the Birmingham Association of Insurance Agents from which it resigned three weeks ago, bringing a rate controversy to a head in the city. Action of the agency, one of the largest in the south, in again identifying itself with the local board came after officials of the Pearl of London and General of Seattle had announced that these two companies would use rates of the Southeastern Underwriters Association and clear their policies through the rating bureau.

Agents for the Pearl and General had been very active in Birmingham and when an agent for the latter company threatened to take away a large block of business from it, Jemison-Seibels resigned from the local board in a move calculated to bring the rate slashing to the attention of the S. E. U. A. and other interested parties. The S. E. U. A. sent a committee to Birmingham and through President Paul L. Haid of the Insurance Executives Association effected an agreement with the General and Pearl.

Agreements made by these two companies, together with the step taken by Jemison-Seibels in rejoining the board, have allayed the excitement among Birmingham agents over a threatened rate war. However, the General and Pearl are reported not as yet to be clearing their policies through the rating bureau and the General has reserved the right to use its five-year endorsement plan which has enabled it to make inroads on business of board agencies and companies in Birmingham as well as elsewhere.

Royal Plants in Richmond

The Royal has been planted in Richmond, Va., with the Claiborne & Goddin agency. The company was represented for some years by the Frank A. Hobson & Co. agency, which was recently merged with another agency of that city representing the Pearl and several other companies.

McKiever With Mill Owners

G. R. McKiever, who has been connected ten years with the Columbia, S. C., office of the rating and inspection bureau, has joined the Mill Owners Mutual Fire of Des Moines as special representative in Georgia and Florida.

Reciprocals in Virginia Fight

Hearings were resumed last week before the Virginia state corporation commission on charges that the Warner Reciprocal Underwriters, Cannery Exchange Subscribers at Warners Inter-Insurance Bureau have violated certain rules of the Virginia Rating Bureau. The Warner people contend that these rules are not properly applicable to reciprocals and contend they cannot be compelled to file reports in Virginia Rating Bureau. The commission reserved decision pending filing of briefs. Proceedings were started against the reciprocal concern last fall but there were several postponements. Counsel for the reciprocal contended it was exempted under the general law of the state from filing. The commonwealth based its case on the fact that the concern is required under specific law setting up the bureau to file through it and the specific law supersedes the general law.

Get Back Salary

FRANKFORT, KY., July 3.—Gemmill Senff, deputy insurance commis-

sioner, and Charles Brown, department auditor, are entitled to the difference between the salary they received as commissioner and deputy and the salary they would have received under the reorganization act of 1934. W. R. Attkisson, assistant attorney general, said in an opinion for State Auditor J. Dan Talbott.

Mr. Senff is due \$991 and Brown \$50. The reorganization act placed their annual salary at \$5,000 and \$4,200, respectively.

Will Join Hands at Jackson

Alfred A. Moser, president of the Merchants Fire of New York, has announced that the Merchants will operate as a board company in Jackson, Miss., and will abandon its non-board plant in that city.

G. & R. Back in Mississippi

JACKSON, MISS., July 3.—The Globe & Rutgers has been admitted to Mississippi and has appointed W. A. Sullivan of Jackson as general agent. Mr. Sullivan formerly acted in that capacity for the G. & R.

Commercial Standard in Line

DALLAS, July 3.—If the Commercial Standard of Fort Worth joins the Texas Insurance Checking Office, which is expected within the near future, it will leave outside the bureau only one company operating in Texas. This will be the American Druggists, whose premiums in Texas last year totaled less than \$5,000. The Commercial Standard did not go into the checking office when the other Texas companies did several

Georgia President



HERMAN J. HAAS

Herman J. Haas, newly elected president of the Georgia Association of Insurance Agents, is not new to association work, having served as chairman of the executive committee. He was elected president of the reorganized Atlanta local board in 1930. While serving as its president, many reforms were adopted and a material increase in membership noted.

Mr. Haas entered the lumber business in 1905 with his brother, in 1909 turning to the automobile selling field. In 1912 he entered insurance work with the agency of Aaron Haas, Son & Howell, the firm being composed of his father, his brother and G. Arthur Howell. The name was changed successively to Haas & Howell and to Haas, Howell & Dodd. It is now a corporation with Mr. Haas as treasurer.

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months ago. When control of the company was acquired recently by the Trinity Bond & Investment Corporation of Fort Worth, headed by A. M. Duke, the management indicated that the company would join the bureau and it is now planning to do so, it is reported.

Augusta, Ga. Board Elects

AUGUSTA, GA., July 3.—The Augusta Board at its annual meeting elected these officers: President, H. B. Taylor, vice-president, Miss Georgia Mangrem; secretary and treasurer, W. F. Law. Executive committee for one year: J. C. Chesser and A. M. McAuliffe, two years: W. W. Bush and W. J. Heffernan. Following the business meeting an outing was held at Cedar Lodge near Langley, S. C., to which outside guests and company representatives were invited.

M. C. Robb Is Dead

M. C. Robb, Cleveland, Miss., agent died from an attack of acute indigestion. He was born in Edwards, Miss., and in 1921 operated the Robb Insurance Agency in Cleveland. He was well known throughout the Delta area.

Condemns Public Buildings

OKLAHOMA CITY, OKLA., July 3.—W. C. Theimer, state fire marshal, has condemned the Comanche county courthouse and grade school buildings at Fairview and Randlett. Plans are under consideration now for a new courthouse. This is one of the counties in the new part of Oklahoma that was opened to settlement 34 years ago in the last rush for Oklahoma homes. The state fire marshal will make a further check-up of buildings for public use in the state in the effort to reduce fire hazard to the minimum.

Meet New Board Men

An informal meeting of the local agents of Okmulgee was held in that city to meet and get acquainted with the two new members of the Oklahoma state insurance board, W. C. Theimer, state fire marshal, and S. W. Philpott, secretary. Both gave informal talks. President M. B. Breeding of the Fire & Casualty Insurance Agents of Oklahoma City, and Jack Adams, special adviser on compensation rates to the board, were present.

Mississippi Directors Named

The Mississippi Association of Insurance Agents has announced the election of the following directors: W. A. Yenger, Jackson; J. L. Adams, Gloster; Joe Mitchell, Clarksdale; R. C. Friffin, Amory. Retiring President J. B. Hopkins is automatically a director, as are the officers: M. W. McLaurin, H. E. Walton, vice-president, R. W. Roberts, secretary-treasurer, and John Sharp Williams III, national councillor.

Building Now Air Conditioned

The home office building of Cravens, Dargan & Co., general agents in Houston, Tex., has been air conditioned, being the first insurance office in that state to be so equipped. A two-story, steel frame, fireproof addition was built, the lower story to house the air conditioning machinery and the upper floor to give additional storage space for records.

Ordered Out of County Offices

Abandonment of the entire fourth floor of the Oklahoma county court house in Oklahoma City, where approximately 100 people work in offices located there many years ago, has been ordered by both state and city fire department officials, as the place is deemed a "fire hazard." Warning was given that if a fire started there it would be almost impossible for people to get out without great casualties. County commissioners were given 30 days to clear the place. County and city officials now, and for some time, have been considering joining in erection of a

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modern county-city building on a near-by park site.

Heavy Oklahoma Mill Loss

The plant of the Canadian Mill & Elevator Co. at El Reno, Okla., was burned with loss estimated at between \$400,000 and \$500,000. About 90 percent of the loss was said to have been covered by insurance. The plant had storage capacity of 625,000 bushels of grain but contained only about 50,000 at the time of the fire.

Grover Observes 25th Anniversary

DALLAS, July 3.—O. F. Grover, secretary in charge of the southwestern department of the America Fore companies, recently removed to new offices here, observed his 25th anniversary with the group July 1. The southwestern department supervises Texas, Arkansas, Louisiana and Mississippi and was established here about seven years ago.

Mr. Grover started in the fire field as an office boy in the home office of the Hartford Fire, was advanced to underwriter and examiner, went to Atlanta as examiner in charge of the southwestern territory, joined the Fidelity-Phenix as examiner for the same territory July 1, 1910, was placed in charge of the southern department of the American Eagle in 1916, was appointed agency superintendent of the Continental in 1918, was later made as-

sistant secretary and then secretary in 1922.

Improvements at Nashville

The National Fire Protection Association states that substantial improvements have been made in Nashville during the year. Extensive installation of new water mains was carried out as a PWA project. Federal aid has also made possible the reconstruction of some of the fire stations. Additional fire apparatus has been purchased. The chamber of commerce has decided to reorganize the fire prevention committee to undertake a year-round program of work.

Southern Notes

Thomas George of the W. T. George & Son Agency, San Angelo, Tex., is the father of a baby girl.

C. N. Bancroft of the Travelers Fire in Oklahoma City, died at his boyhood home at Forest, Miss., at the age of 70.

Burnett Wallace, 40, son and partner of Hart Wallace in the Wallace & Co. agency, Shelbyville, Ky., died of a heart attack.

Loss estimated at \$300,000, partly covered by insurance, resulted from a fire which gutted the fertilizer plant of Baugh & Sons Company of Burton's Point near Portsmouth, Va., last week.

The electrical division of the South-eastern Underwriters Association has made an inspection of wiring conditions in Augusta and found a 21 per cent improvement over last year.

PACIFIC COAST AND MOUNTAIN

Holds Pearl Bound by Bureau

Washington Commissioner Rules British Company May Not File Own Forms, Rules and Schedules

Commissioner Sullivan of the state of Washington has issued a ruling that the special schedule filings of the Pearl are void and that the company must observe the rates of the Washington Surveying & Rating Bureau and may not deviate therefrom.

The law provides that if a company has not been authorized and has not been transacting business in Washington or any other state for at least five years it shall not be permitted to file its own forms, rules and schedules, but shall be a member or subscriber to a rating organization until it shall have had an experience of five continuous years.

Licensed in 1933

Mr. Sullivan recalls that the Pearl was not authorized to do a direct business in the United States until June, 1932, and was not licensed in Washington until March, 1933. Since the Washington Surveying & Rating Bureau is the only existing rating bureau in the state, the commissioner holds that the Pearl must follow its rules, rates and forms.

The commissioner holds, however, that the individual schedules as heretofore filed by the Pearl covering miscellaneous classifications other than fire, may be continued in force without re-filing. Any new or amended policy forms, rules or rating schedules, covering classifications other than fire, must first be approved by the commissioner and shall be on file for at least 15 days before becoming effective.

Hail Damage in Colorado Springs

COLORADO SPRINGS, July 3.—It is expected that many claims will be received as the result of heavy hailstorms here last week, doing considerable damage to automobiles and dwellings. About 500 automobile tops were ruined by the large stones. It is thought that most of these were either covered by hail insurance or comprehensive policies. The roofs of about 250 dwellings were also seriously damaged, but it is reported that about only half of these were covered.

Brokers Fight Is Enlarged

Sceders Seek Recognition of Board of Fire Underwriters of Pacific — Majority Ask Agents Support

SAN FRANCISCO, July 3.—With a proposed constitution awaiting approval by the Board of Fire Underwriters of the Pacific, indicating that the minority faction of the Insurance Brokers Exchange is serious in its threat to resign from that organization in a group, it was evident that both factions are lining up supporters to their respective causes. One of the most important developments appears to be an active interest in the cause of the majority group, which is behind the present administration, on the part of organized local agents.

It is generally believed that this interest in a factional fight between brokers of a metropolitan center on the part of local agents is stimulated by a statement contained in the demands of the dissenting faction which "objected" to the friendly relations existing between the administration of the Exchange and the California Association of Insurance Agents.

Declaration of War

This is considered a declaration of war by the larger brokerage concerns against the local agents who have, for many years, expressed discontent and opposition to the activities of big city brokers invading local territory and writing the larger risks.

The fight in San Francisco is a battle between the larger brokerage concerns, plus a few of the smaller offices writing the same types of business, against the smaller brokers who number several hundred as against the other faction's 43. The majority contend they will not permit the Board of Fire Underwriters to extend recognition to the seceding group without a struggle. The new organization was formed several weeks ago with the name Society of Insurance Brokers. Alex Field of Johnson & Higgins is chairman.

While the proposed constitution has been presented to the executive committee of the Board of Fire Underwriters with the request that the new society be recognized to the same degree as the Insurance Brokers Exchange, no consid-



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STATEMENT DECEMBER 31st, 1934

CAPITAL	\$1,500,000.00
PREMIUM RESERVE	1,351,369.36
OTHER LIABILITIES	212,275.00
CONTINGENCY RESERVE	23,282.17
NET SURPLUS	2,587,232.01
TOTAL ASSETS	\$5,674,158.54

Bonds & Stocks valued on New York Insurance Department Basis. Securities carried at \$60,688.08 in the above statement are deposited in various States as required by law.

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eration, has yet been given pending a report by a subcommittee which is now holding conferences with both sides.

The administration of the exchange state that the society visualizes a small and exclusive group of brokers in San Francisco paying exorbitant fees for membership. They are presenting the argument that their several hundred small brokers are producing the profitable business to the companies.

Observers express the opinion that the Board, through a special committee, will be forced to enter into the controversy and offer to arbitrate the differences between the two factions.

F. F. Owen Named Assistant Manager of North America

SAN FRANCISCO, July 3.—Frank F. Owen, who, for the past seven years has been with the marine coast department of the North America, will assume the duties of assistant joint-manager for fire, marine and casualty, effective Oct. 1, according to John P. Breeden, joint-manager. Mr. Owen joined the North America at the head office in 1926, being transferred to the coast in 1928.

Joseph W. Huggins who also became associated with the companies at their head offices in 1928, and who has been San Francisco and northern California special agent for the marine and inland marine departments, will succeed Mr. Owen. He came to the Pacific Coast in 1930.

No Action Taken

SAN FRANCISCO, July 3.—No action has been taken by the southern California committee of the Pacific Board following its meeting with officials of the Los Angeles Insurance Exchange and special agents in the southern California field, principally owing to the recent appointment of the committee and absence of the older committee members. However, it is planned to make the matter of the agreement regulating placing of business located in the metropolitan area by outside local agents, the subject of another meeting in the early future.

Special Day for Agents

November 2 has been designated "California Association of Insurance Agents" day at the California-Pacific International Exposition being held at San Diego, in honor of the California agents' annual convention which is being held in San Diego at that time.

Regional Meetings Concluded

A series of regional conferences of the California Association of Insurance Agents was concluded June 26 with an evening dinner-meeting at San Diego, prior to which meetings were held at Long Beach, Beverly Hills, Santa Ana and Riverside. Officers attending were:

Ed. R. Pickett, Sacramento, president; Wm. P. Welsh, Pasadena, vice-president, and Frank C. Colridge, Oakland, executive secretary. Also, Eugene Battles and Wm. H. Menn, national committeemen, were present.

Names Oregon Committees

PORTLAND, ORE., July 3.—J. C. Sturm, president of the Oregon State Agents' Association, has named on the executive committee: Claude Nasburg, Marshfield, chairman; Ward Noble, Bend; George Haerle, Stanley Jewett, B. O. Lipscomb and R. W. Schmeer, all of Portland; J. H. McKinley, Eugene; Leo J. Malarkey, Astoria, and Earl S. Tummy, Medford. Regular meetings will be resumed in September.

Joseph Los Angeles Manager

J. E. Joseph has been appointed resident manager at Los Angeles for the Ocean Accident-Commercial Union fleet. He succeeds Roy G. Webb, who has resigned, following 20 years of service. Mr. Joseph has been connected with the group for 12 years, recently having been assistant manager at Los Angeles. Mr. Webb relinquishes the chairmanship of the Casualty Association of Los Angeles to which he was elected for the 1935-36 term. His associates in the Los Angeles office presented him a gold watch as a farewell gift.

Howard Eagle Fire Manager

Parker R. Howard has been appointed manager of the Eagle Fire of New Jersey on the Pacific Coast, succeeding the late R. M. Kelley. The announcement was made by F. W. Fort, vice-president of the Eagle Fire, who was on the coast.

Sturm to Address Meeting

John C. Sturm of Portland, Ore., the new president of the Oregon Association of Insurance Agents, will speak at the annual meeting of the Washington Insurance Agents League at Bellingham, Aug. 22-23 on "The Benefits of Compulsory Motor Vehicle Inspection." C. W. Lord of San Francisco, engineer for the America Fore, is on the program. F. N. Bellinger is general chairman of the convention.

Heavy Hail Damage

COLORADO SPRINGS, COLO., July 3.—Heavy damage was done here to municipal property, electric signs and automobile tops by a driving hailstorm that accompanied a rainfall. Scores of automobile tops were penetrated.

Discuss New Adjusters' Ordinance

The new adjusters' regulatory ordinance of Los Angeles was discussed at the meeting of the Los Angeles chapter of the American Association of Adjusters for Fire Insurance Companies, with President Lee R. Ogren, Firemen's, presiding.

personal effects. If there were complete coverage, the companies would be furnishing personal effects insurance at a very low rate. Some companies insist on getting more than the manual premium where the endorsement is attached.

The property damage and public liability rates are increased considerably for attachment of the endorsement.

May Cut Rates 10 Percent

The Virginia state corporation commission has issued an order permitting the State Automobile of Columbus, O., to deviate 10 percent below the regular filed automobile rates.

New Texas Forms Effective

DALLAS, July 3.—The new uniform automobile policy forms, recently approved by the Texas department, became effective July 1. They comprise six basic policies and 114 endorsements for use in writing all automobile classes. The department has taken no action on the proposed comprehensive automobile policy form but is expected to do so shortly.

Chicago Superintendents' Frolic

The annual outing of the Automobile Superintendents Club of Chicago was held at the Hinsdale Country Club with 28 participating. The principal prize was captured by H. A. Miller, associate western manager of the North America. R. I. Read, Cook county manager for Crum & Forster, was master of ceremonies.

C. H. Stewart, of Newark, president of the New Jersey Automobile Club, has taken an agency of the Lumbermen's Mutual Casualty, for the benefit of club members.

All motor club service contracts issued by the North American Automobile Association in California have expired and an application for its withdrawal made. It will be granted if no claims are filed within 30 days.



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MOTOR INSURANCE NEWS

Auto Home Insurance Problem

Fire Hazard Is Feared in Contraptions Which Are Becoming Increasingly Popular These Days

A development that automobile underwriters are watching is the increased use of so-called auto homes. These are more or less elaborate trailers containing stoves, beds and other hotel facilities on wheels. There are a large number of concerns making these travel cars; there are some that make the parts and the buyer assembles them, and then there are a good many that are entirely home made affairs.

Some of the companies have had very poor experience with these contraptions because of the fire hazard. One company for instance reports that it has paid

three total fire losses. There have been a number of fire losses where the trailer was used for hunting or fishing trips. The fire was kept going in the stove to provide a warm retreat at all times and disaster resulted.

Some underwriters insist upon knowing very definitely to what uses the trailer is to be put and some insist on excluding coverage if the auto home is to be used for fishing or hunting expeditions.

The collision feature is unattractive to underwriters and most of the business is written with high deductibles. So far the trailers are not provided with brakes and the use of the trailer, according to some experts, takes away about 40 percent of the braking power of the automobile.

The standard auto home endorsement insures all of the permanently installed fixtures. It does not cover the other

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MARINE NEWS

Furriers' Customers' Policies

Agents Are Out on the Firing Line at This Time Getting Clients Protected

NEW YORK, July 3.—This is an excellent time of the year for agents to solicit furriers' customers' policies. Although rates are low, values are large and the premium income is a desirable one. No fur storage house of reputation can afford to be without this protection whether it is located in a large city or a small town. Leading underwriters find that experience on this type of risk has been very good and they have little fear of it. There is one account which carries with it a total liability of over \$12,000,000. It naturally yields a large premium and the loss ratio is negligible.

Broken Into Three Parts

The furriers' customers' policy can be broken down into three parts with liability for the property (1) while it is stored in vaults; (2) while outside the vaults and (3) while it is in transit. Coverage is on fur garments or those trimmed with fur while in the custody of the assured for cleaning, repairing, altering or storing. It, of course, does not cover his own property.

Rates are promulgated for each risk, depending upon the type of vault, location of the storage warehouse and its fire rate, alarm systems and burglary protection. The policy is a continuous one but reports are made each month to the carrier on values and location. Every garment and its insured value must be itemized by the furrier. He is responsible for the premium. Some states allow the issuance of certificates to the customer while the garment is outside the custody of the furrier. Certifications of this kind are made for one year only and vary according to state rulings.

Provides All Risk Coverage

The policy is an all risk coverage with the usual exclusions of wear and tear, war and invasion and the existence of other insurance at the time of loss, unless the insurance granted becomes excess after the rest has been exhausted.

A deposit premium is exacted which is applied to the earned premium until the latter is exhausted, at which time additional payments are made by the assured. This yields a nice premium income and provides a full protection to the furrier which he can ill afford to be without. Agents soliciting this business have only to point out the hundreds of robberies reported in daily papers, in spite of burglar proof safes, the hijackings that occur every day, to say nothing of damage caused by fire and the accidents to trucks carrying goods to persuade his prospect of his need for insurance.

Won't License Marine Producers

Some of the marine managers in Chicago are disturbed because of the position the Illinois insurance department has taken in refusing to license special marine producers, who are not able to pass the fire insurance examination for agents. There are a number of producers who sell nothing but marine insurance and know nothing at all of fire insurance. Among this number are some of the agents of passenger steamship lines, who sell baggage in-

surance. The marine managers feel that it is an injustice not to issue licenses to these producers for this specialized purpose and they point out that railroad ticket agents are permitted to sell insurance.

Takes St. Paul's Inland Line

The Fowler & Kavanagh agency of New York has been appointed to represent the St. Paul F. & M. for inland marine. The agency has always represented that company for fire business. B. G. La Boyteaux has been appointed to manage the inland marine department. He was formerly connected with his uncle in the La Boyteaux & Co. office and more recently has been connected with the Firemen's of Newark in its New York office.

Revision of Port Risk Form

NEW YORK, July 3.—The revision of the port risk form which was submitted to marine underwriters recently has been approved and went into effect July 1. It is expected that the new form as drawn up by the American Institute of Marine Underwriters will prove more satisfactory than the old policy because it is more clearly defined and includes the P. and I. clause.

Florida Yacht Loss \$1,000,000

The fire which swept the Pilkington yacht basin at Fort Lauderdale, Fla., June 24 damaged or destroyed 59 boats. While it is estimated loss is approximately \$1,000,000, many craft were not insured and consequently loss to underwriters will not be so great.

London Reinsurance Clause

NEW YORK, July 3.—The reinsurance clause recently adopted by the London Institute and effective July 1 will eliminate any misunderstanding when reinsurance on cargo is accepted under F. P. A. conditions. The clause reads "Being a reinsurance of . . . and to pay as may be paid on the original policy, but only such claims as would be recoverable under the standard English form of marine policy with the Institute Cargo Clauses (F. P. A.) attached."

The importance of the change in the wording of Clause No. 3 by the institute is that under the new form no vessel can be towed without the approval of the underwriters, unless it is in need of assistance, nor can it undertake towage or salvage services under a pre-arranged contract made by the owners.

Gets Federal Union in N. Y.

The Whitehall Agency of New York City has been given representation of the inland marine department of the Federal Union of the Royal-Liverpool group for the metropolitan area below Fourteenth street.

Makes River Marine Trip

G. W. Neare, Neare, Gibbs & Co., Cincinnati, marine general agents for many companies, has just returned from his annual 3,800-mile trip, contacting the agents up and down the Ohio and Mississippi rivers. Mr. Neare is optimistic about business conditions and looks forward to a constantly increasing volume of river traffic and river business.

Seaworthiness Warranty Violated

The insurers were relieved of all liability by the California district court of appeals, first appellate district, in Tremaine vs. Phoenix Assurance, et al, on the ground of violation of warranty that the insured barge was seaworthy.

The insured property were the engines on a barge at San Quintin, Mexico. Under the policy, the movements of the barge were limited to a zone having a radius of seven miles around San Quintin. The owners desired to take the barge to San Francisco and arranged to have the policies modified to permit that. At the time the insurance

was extended, the barge was lying on the bottom of a channel in 21 feet of water, with her aft hold and engine room submerged. The barge and its two main Diesel engines were in need of repair and were unable to function.

The court pointed out that in every marine policy a warranty implied that the ship is seaworthy. That rule applies to a modification of a contract as well as to the original contract. Failure to give the facts concerning the submergence of the barge, its injuries, need of repair, constituted concealment and a complete defense.

Eastern States Activities

Advisory Committee Named

The Underwriters Salvage Company of New York has appointed an advisory committee in the New England field, comparable to similar committees in Atlanta, Dallas and San Francisco. The New England committee consists of J. J. Cornish, New England manager Royal, chairman; C. C. Hannah, eastern manager Fireman's Fund; R. G. Hinkley, New England manager American of Newark; H. A. Kneeland, John C. Paige & Co.; C. H. Rice, general agent Niagara Fire, and Edmund Winchester, vice-president of the Boston.

The style of the John G. Gay Agency of Seneca Falls, N. Y., has now been changed to Gay & Son. John F. Gay is president; L. G. Gay, vice-president; H. W. Koch, secretary, and Helen K. Reagan, treasurer.

Program Chairman



C. W. VARNEY, Rochester, N. H.

Charles W. Varney of Rochester, N. H., prominent not only in the New Hampshire Association of Insurance Agents but the New England associations and faithful attendant at the meetings of the National association, is chairman of the program committee for the annual convention of the New England Associations of Insurance Agents to be held at Balsam, Dixville Notch, N. H., July 8-10.

INSURANCE STOCK QUOTATIONS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business July 2, 1935

	Div. per	Par	Share	Bid	Asked
Aetna Cas.	10	2.50	82	85	
Aetna Fire	10	1.50	56	58	
Aetna Life	10	.60	24	27	
Agricultural	25	3.00	78	82	
Amer. Alliance ..	10	1.00	24	26	
Amer. Equitable ..	5	1.00	23	24	
American (N. J.) ..	2.50	.50	12 1/2	14	
Amer. Reins.	10	2.50	51	53	
Amer. Reserve ..	10	1.00	23	24	
Amer. Surety	25	1.00	39	41	
Automobile	10	1.00	32 1/2	34	
Baltimore Amer. ..	2.50	10 1/2	5 1/2	6 1/2	
Bankers & Ship. ..	25	3.25	84	86	
Boston	100	16.00	558	568	
Camden Fire	5	1.00	20	21	
Carolina Fire ..	10	1.10	25 1/2	27 1/2	
Central Surety ..	20	.50	20	22	
City of N. Y.	10	1.00**	26	28	
Ins. (new)	10	2.00	27 1/2	29	
Contl. Assur.	5	.60	16 1/2	17 1/2	
Contl. Casualty ..	2.50	1.20	37	38	
Continental	5	.50	14	15	
Excess	10	2.50*	74 1/2	76 1/2	
Federal	20	1.00	82	84	
Fidelity & Dep. ..	2.50	1.20	36 1/2	37 1/2	
Fidelity-Phen. ..	10	2.00	65	67	
Fire Assn.	25	3.00	85 1/2	87	
Fireman's Fund ..	10	1.00	33	35	
Fireman's F. Ind. ..	5	1.20*	26 1/2	28	
Franklin (N. J.) ..	10	1.00	25	27	
Georgia Home	5	1.60	36	38	
Glens Falls	5	1.00	10 1/2	12	
Globe & Repub. ..	25	1.00	16	19	
Gl. & Rut. (com.) ..	5	1.00	25 1/2	27 1/2	
Gt. Amer. Ind.	1	.15	6 1/2	7 1/2	
Haltax	10	.90	18 1/2	20	
Hanover Fire	10	1.60	38	40	
Harmonia	10	1.10*	24	25 1/2	
Hartford	10	2.50*	73	75	
Hartford St. B. ..	10	1.80*	76	78	
Home Fire & M. ..	10	2.00	40	41	

	Div. per	Par	Share	Bid	Asked
Home (N. Y.)	5	1.20*	29 1/2	31	
Ins. Co. of N. A. ..	10	2.50*	66	68	
Maryland Cas.	1	...	2	2 1/2	
Mass. Bonding	12.50	...	19	21	
Merchants & Mfr. ..	5	...	19	21	
Merch. F. Assur. ..	2.50	1.25*	46	50	
Monarch Fire	4	...	5 1/2	7	
Natl. Cas.	10	.40	12 1/2	13 1/2	
Natl. Fire	10	2.00	71 1/2	73 1/2	
Natl. Liberty	2	.30*	7	7 1/2	
Natl. Union F.	20	1.00	118	122	
New Am. Cas.	2	.40*	8	8 1/2	
New Bruns. F.	10	1.15*	28 1/2	30	
New Cent. Cas.	10	...	22	...	
New Hamp. F.	10	1.60	47	49	
New Jersey	20	1.60	40	42	
New York F.	5	.30	14	15	
Northern (N. Y.) ..	12.50	3.50*	84	87	
Northw. F. & M. ..	10	1.00	20	...	
Northw. Nat. Cas. ..	2.50	...	5 1/2	6 1/2	
Northw. Nat. F.	25	5.00	127	130	
North River	2.50	.85*	24	26	
Ohio Cas.	50	4.00	70	86	
Pacific Fire	25	3.25*	95	98	
Pacific Mutual	10	.25*	10 1/2	11 1/2	
Philadelphia Nat. ..	10	.90	17	19	
Phoenix	10	2.50*	87	89	
Preferred Accl.	5	...	12 1/2	13 1/2	
Prov. Wash.	10	1.10*	39	41	
Rhode Island	5	...	7	8	
Rochester Amer. ..	10	1.00	18	20	
Rossia	5	.60	11 1/2	13	
Seaboard	5	...	7	8	
Seaboard Surety ..	10	...	12	14	
Security	10	1.40	36	38	
Southern Fire	10	1.00	22	23	
Springfld. F. & M. ..	25	4.50	118	121	
St. Paul F. & M. ..	25	6.00	178	182	
Standard Accl.	10	...	2	5	
Travelers	100	16.00	490	510	
U. S. F. & G.	2	...	10 1/2	11 1/2	
U. S. Fire	4	1.70*	49	51	
Westchester	2.50	1.40*	33	35	

*Based on old stock.

†Paid this year.

‡Paid last year.

Canadian Institute Elects Officers at Annual Meeting

TORONTO, ONT., July 3.—Officers and council were elected at the annual meeting of the Insurance Institute of Toronto, held in the convention hall of the Imperial Life. Honorary president is W. R. Houghton, London & Lancashire; president, J. H. Lithgow, Manufacturers Life; vice-president, George Weir, London Guarantee & Accident; secretary-treasurer, Clifford Elvins, Imperial Life Assurance; librarian, R. For-

ster Smith, Liverpool & London & Globe. The council consists of the past presidents, and J. D. Williamson, Canada Life Assurance; E. T. Alberts, Canadian Surety; J. H. Birkenshaw, Confederation Life; N. J. Lander, Continental Life; J. H. Riddell, Eagle, Star & British Dominions; C. P. Muckle, Excelsior Life; J. G. Parker, Imperial Life; L. Weightman, London Guarantee; J. W. Fisher, National Life Assurance; H. A. Joselyn, New York Underwriter's Association; W. G. Galloway, North American Life Assurance; A. C. Hall, Ocean Accident; C. E. Sword, Union of Canton.

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Wisconsin Field Men Hold Forth

(CONTINUED FROM PAGE 3)

panies and their agents, seeking to hold the county business, against the competition of the state fire insurance fund. Some good natured heckling failed to disconcert the speaker, and in very forceful fashion, he proceeded to develop just about every argument that has ever been cited against the state fund. After he had finished, the state fund appeared as a very forlorn instrumentality. He explained that he had presented this sample talk before a board of supervisors, in order to induce half a dozen more members of the field club actively to enter the arena against the state fund and be available for appearances before the boards of supervisors.

C. P. Helliwell Presides

C. P. Helliwell of Milwaukee, general agent for the New Brunswick and Halifax, presided at the sessions in his usual gracious and efficient manner.

In his annual report, he remarked upon the improvement in the balance situation, even in the last 12 months. If there had been better cooperation, he declared, the results would have been even better. The cooperation has not been altogether satisfactory, he said. One difficulty has been that where a meeting is called, despite the rule that all members must be present, either in person or by proxy, there has not always been 100 percent attendance. Some times a few attend and it is discovered that there are not enough present to take decisive action. Such a situation spreads a spirit of dissatisfaction, he pointed out.

In a few cases, special agents have called upon an agency, apparently for collection purposes, after a meeting has been called. This is a most offensive practice, he said. There must be respect for the spirit as well as the letter of the rules.

Mr. Helliwell recommended that a procedure be arranged whereunder a meeting could be called on an agency that is suspected of falling into bad practices, in an attempt to cure delinquency in its earlier stages. At such a meeting the situation could be discussed and one or two field men could be assigned to visit the agent for "educational purposes."

Separation has not been an unqualified success in Wisconsin, he said. The legislative situation has caused separation activities to be held in abeyance, he declared.

Mr. Helliwell referred to the work of the public relations committee which was organized for the purpose of developing public speakers. It has performed this service and Mr. Helliwell recommended that its activities be broadened and younger men be induced to participate.

Mr. Helliwell recommended that the various committees of the association

be interlocking. He recommended discontinuance of the monthly meetings, because of poor attendance. He said the field men should support organizations of local boards and should attend their meetings. He said prominent local agents occasionally might be invited to attend meetings of the field club.

Because of the various recommendations made by Mr. Helliwell, the committee on the president's address decided to defer its report until the October meeting of the association. The committee consists of C. E. Hayne, America Fore; D. O. Stine, St. Paul, and G. F. Risley, Great American.

J. C. Qualman, Queen, reporting as secretary-treasurer, said the club had a balance of \$406.

Report on Legislation

Thomas Larkins of the Hartford, in his report as chairman of the legislative committee, gave evidence that he had been doing an intelligent and effective job.

He said there is some chance of the valued policy law being amended to provide that if the property owner has two or more policies in two or more companies, the measure of loss shall be the actual replacement value less depreciation. This amendment was introduced at the instance of the stock companies two years ago, but the mutuals at that time sought to repeal the entire valued policy law. This year, however, the mutuals are supporting the amendment and the insurance department is not fighting it.

As for the qualification law introduced by the local agents, Mr. Larkins said the committee objected to the original draft of the bill. Three conferences were held with the local agents and the compromise bill was drawn on which the field club committee is not taking a position, either favorably or unfavorably. The National Board is not entirely in sympathy with the bill.

Local Man Wanted

Mr. Larkins suggested that a Wisconsin resident be placed in charge of legislative work at the capital for the stock companies, under the general direction of the National Board.

Mr. Larkins urged the individual members to take greater interest in legislative work and talk to their legislators. There is no reason why field men should not talk to their legislators, since the bread and butter of the field man is at stake.

The new legislative committee, he said, should arrange with the National Board to be furnished with bills as they are engrossed. Mr. Larkins said his committee had to depend on the Insurance Federation to furnish the bills and the house calendar, and this information was not available as soon as needed.

Fred B. Barnes, formerly of the North British & Mercantile, was elected to life membership in the Wisconsin Fire Underwriters Association, Mr. Helliwell reported, in accordance

with the recent rule under which this recognition is given to a man who is retired by his company or at his own request.

A memorial in honor of the late J. H. Ridgway, who traveled for the London & Lancashire, was read by Walter R. Hunter, Security of New Haven, as chairman of the memorial committee.

In his anti-state fund talk, Mr. Hutchinson emphasized that local agents are citizens and tax payers and are paying for the upkeep of the buildings insured. He emphasized that insurance rates are controlled by the state of Wisconsin and the companies must charge the same rates. They must use a standard form of policy and are limited in their risk assumption to 10 percent of their assets.

The state fund, on the other hand, may cut under the rate, is not limited in the line it may accept and does not use the standard form. Policies in the state fund cannot be canceled in mid-term. There are no inspections by the state fund unless there is competition involved.

The provision for loss payments in the state fund is particularly obnoxious, he said. In case of loss the money must be used for replacing and rebuilding of the building destroyed and for no other purpose.

In the last five years the experience of the stock companies on the class of properties which the state fund insures, has been: Premiums \$1,923,968 and losses \$1,151,126. That is a 59.8 percent loss ratio. If the state fund had written all of that business at 51 percent of the stock company rate, which it claims to be charging, it would have paid out in losses \$169,902 more than it received in premiums. The state would have been deprived of the tax and the total loss to the state by reason of having written all of the business would have been \$290,596.

Assets Are Frozen

Until recently the state fund has been claiming \$3,000,000 of assets, yet \$1,000,000 of that is represented by the investment in the state office building and the orthopedic hospital at Madison. Then there are mortgages of \$726,000 on which interest of \$130,000 has not been paid. There was always deficiency in interest, even before the depression. There is due from the state treasury \$115,000, which Mr. Hutchinson said is a strange item.

Those promoting the state fund say that the general fund may be drawn upon in an emergency. Mr. Hutchinson said there isn't any general fund in Wisconsin. He referred to the fund started by the state to insure bank deposits. The claim was made that the general fund of the state was back of this insurance scheme. Yet political subdivisions all over the state insured in the state depository fund are still whistling for their money.

FREY HEADS BUREAU GROUP

The Wisconsin Insurance Club had a representative attendance at its meet-

Girard Proves to Be Good Pitcher and Picker Too

The big athletic event during the outing of the various Wisconsin field organizations at Lake Delavan, Wis., was the soft ball game between unevenly matched teams which were picked by Harvey J. Girard, Providence Washington, who then proceeded to prove that he was a good picker, by pitching the winning team to an 11 to 0 victory. Each member of the winning team was presented with a very good pint and considerable suspicion attaches to Mr. Girard's selection. C. H. Anderson, Home, was manager of the winning team, while Frank Goldthorp, Commercial Union, did the best he could as manager of the team that had been handed to him by Mr. Girard.

A good many Wisconsin field men were accompanied by their wives and therefore the Blue Goose dinner dance was an enjoyable affair. A. B. Paulsen, America Fore, who forsook a career in the orchestra pit in 1926, for the more prosaic insurance life, donned a yellow tie and played a saxophone in the orchestra. W. S. Audiss, State of Pennsylvania, won the grand prize.

Among the visitors were W. G. Martin and H. C. Edmundson, agency superintendents, and L. F. Summers, chief engineer for the America Fore group in its western department. Then there was W. H. Carpenter of the Carpenter & Rowland agency of Racine, and Assistant Manager Erickson of the Underwriters Salvage Company of Chicago.

The number participating in the golf tournament the final afternoon was somewhat reduced, because many of the field men hurried away at noon to make some collections, in view of the fact that the semi-annual period was only a day away.

Abner Donahue, manager at Green Bay for the Western Adjustment, was receiving congratulations because it became known that he is to be married August 24 to Margaret Murphy of Milwaukee. Her father is a former assistant fire chief of Milwaukee.

Paul F. McKown was chairman of the entertainment committee.

The prize winners among the ladies at the bridge tournament included Mrs. W. P. Robertson of Chicago, Mrs. Nancy Ely, Mrs. R. A. Kenzel, Mrs. E. H. Ryan, Mrs. Paul F. McKown, Mrs. C. E. Hayne, Mrs. Roy L. Nicholson, Mrs. R. T. Gravenstine, Mrs. John Leichtenberg.

R. T. Gravenstine, Hanover, was unable to engage in the athletic pursuits, because of an attack of arthritis. He passed a week in a hospital just recently and gained some relief.

Delegates to the grand nest meeting from the Wisconsin Blue Goose will be C. P. Helliwell and H. W. Schwartz.

ing. I. E. Frey of the Firemen's was elected president; W. F. Parnemann, Northwestern National, vice-president, (CONTINUED ON PAGE 31)

INDIANA INSURANCE COMPANY

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Particularly worthy of the reading time is the material urging the selling of that vast, scarcely tapped market, the home owners, and specifically under this category, the article titled "Sixty to Seventy-five Per Cent" which deals with the view point of the part of our population who disburses that percentage of the cash . . . the women.

That's enough to give you a general idea of the contents of the July issue of *The Employers' Pioneer* the house organ of The Employers' Group.

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If you would be interested in looking over a copy of the July issue of *The Employers' Pioneer*, you may obtain one, without any obligation, by addressing your request to the Publicity Department, The Employers' Group, 110 Milk Street, Boston, Mass.

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The National Underwriter

July 4, 1935

CASUALTY AND SURETY SECTION

Page Twenty-seven

Casualty Volume Is Well Ahead

Good Increases Are Being Experienced by Most Companies

AUTOMOBILE LINE GAINS

Audits Are Still Reflecting Low Deposit Premiums of Depression and Produce Income

The volume of business done by casualty companies so far this year is substantially ahead of the same period a year ago. There seems to be at least a 10 percent general increase. The fire insurance business is practically standing still but most of the casualty offices are reporting good increases.

A good part of the business is coming from the automobile department. Sales of new automobiles this year are far ahead of the last few years and this is being reflected in an increased amount of automobile insurance. As a matter of fact, about the only department of the fire companies that is showing an increase this year is automobile. A good many of the fire companies are showing sharp increases in this department, particularly those that insure substantial finance accounts.

Audit Premiums Up

Much of the increase among the casualty companies is due to the additional premium being developed upon audits. Most of the companies have been showing an increase in audit premiums as compared with the same months in the previous year, since about August, 1933. For some companies there was an increase in audit premiums in 1933 as compared with 1932 and in probably all companies there was a very good increase in 1934 as compared with 1933. With some companies that increase amounted to as much as nearly 100 percent. The increase in the early months this year as compared with the same months last year is not as sharp as was the increase in 1934 over 1933, but there is still a good increase.

Up until the later months of 1933 the companies were faced with the necessity of paying out an unusually large amount in return premiums. That was explained by the fact that the deposit premium in relation to current conditions at that time was too high. Then in the early years of the depression, as policies came up for renewal, the deposit premium was decreased. By 1932 the deposit premium had probably reached bottom. Accordingly as business recovery improved in 1933, the audits very shortly began to disclose an inadequacy of deposit premium. In 1934 apparently the audits reflected, in full measure, the low deposit premium. The tendency now is to increase the deposit. Some companies are paying par-

(CONTINUED ON PAGE 31)

Residence and Apartment Burglary Rate Reductions

SOME CUTS RUN TO 30 PERCENT

Territory Affected Includes Chicago, Detroit, Omaha, Kansas City—Competitive Move Is Seen

Heavy reductions in household and hotel and apartment burglary rates became effective July 1 in the territory comprising Detroit and Wayne county, Mich., Chicago, Cook county and Lake county, Ill., Omaha and Douglas county, Neb., Kansas City and Jackson county, Mo., and Johnson and Wyandotte counties, Kan.

The reduction is expected to stimulate the sale of burglary insurance by agents of bureau companies, who have been feeling the competition of the so-called \$19.80 form of non-board companies.

On the so-called divided coverage burglary policy for private residence and two family houses the new rate is \$18 a \$1,000, as compared with the previous charge of \$25. On the specific coverage the new rate is \$7.50 instead of \$8.50. The rate on the 100 percent blanket coverage has not been changed.

For apartments, flats and hotels the new rate for the divided form is \$19.50 instead of \$31.50. On the specific form it is \$8.25 compared with \$9.50 formerly. There is no rate change on the 100 percent blanket cover.

The personal holdup rate has been changed from \$7 to \$6 per \$1,000.

The territory in which these changes become effective is now known as territory 1. Formerly Chicago and Cook county were in territory 5, but they have now been included in the revised territory 1.

Eye Action of Non-affiliateds

The so-called \$19.80 policy, the popularity of which undoubtedly prompted the Bureau companies to make the present drastic reductions in burglary rates, was being sold principally by the General Accident, Car & General and Ohio Casualty. A number of the other non-affiliated companies also offered this form. It is known as the \$19.80 policy because that is the cost for a thousand dollars of insurance on the form for apartment buildings. The cost is \$18 for the first \$1,000 for residences. It has a limit of \$100 on any one article of jewelry, sterling silver or fur.

It will be seen that the new bureau rates for the divided form or 50 percent blanket form, which is more liberal than the \$19.80 form of the non-affiliated companies, has the same premium for residences and is 30 cents less for apartments.

Much interest is being taken in whether the non-affiliated companies will now proceed to cut under the new bureau rates.

Costs Are Compared

One feature that is being commented upon is the fact that the cost of \$1,000 apartment burglary insurance on the 100 percent blanket form is more than \$2,000 coverage on the divided form or 50 percent blanket form.

The local managers in the cities in

Life Executives Looking Into the Accident Field

SEEKING WIDER FACILITIES

Belief Is Now Expressed That an Opportunity Is at Hand for Development

There was much interest in the prognostication in a recent issue that some life companies not now writing accident and health business were looking into the subject with the idea that they might open such a department. Since then there has been more definite information and it is found that executives of at least a half dozen companies are now investigating very thoroughly the possibilities of accident and health. Furthermore it is known that some of the multiple line companies that had been treating accident and health as a sort of a sideline intend to promote that business more vigorously. Companies that wrote non-cancellable accident and health insurance have had considerable grief largely due to the moral hazard. If they had only to pay the legitimate claims the non-cancellable departments would at least break even. However, with the temptation at hand, especially if there is a sizable monthly benefit, it has been impossible to dodge the moral hazard issue.

Need Responsible Head

Some of the executives undoubtedly do not appreciate the fact that to be a success an accident and health department must be in the hands of a thoroughly capable experienced man, who is given large responsibility. It is not the job for a second lieutenant nor a non-commissioned officer. The companies that are making money out of their accident and health business have executives who understand every phase of the business. They have capable underwriters, efficient field men and, above all, a

(CONTINUED ON PAGE 31)

which the rate cuts are made effective, are preparing intensive production campaigns, not only because of the advantage which the new rates give, but in order not to suffer a decrease of volume in their burglary business with their existing risks renewing for a smaller premium.

Most of the companies were being met with requests for cancellation and re-writing, particularly in connection with policies that have been recently issued and have not been paid for.

Below is given complete statement of the new rates:

Private Residences, Two Flats				
Amount of Ins.	50% Blanket	100% Blanket	Specific	
\$1,000	\$18.00	\$31.25	\$ 7.50	
2,000	33.00	47.50	15.00	
3,000	41.50	59.50	22.50	
4,000	48.00	67.50	26.90	
5,000	54.00	75.00	31.30	
ea. add'l.				
\$1,000	\$ 5.50	\$ 7.50	\$ 4.40	
Apartments, Flats and Hotels				
\$1,000	\$19.50	\$39.50	\$ 8.25	
2,000	37.00	63.25	16.50	
3,000	46.00	79.00	24.75	
4,000	54.00	91.00	29.59	
5,000	61.00	102.75	34.43	
ea. add'l.				
\$1,000	\$ 5.50	\$ 7.50	\$ 4.84	

Analysis Is Made of Highway Data

Travelers Gives Statistics on Motor Accidents First Six Months

FEWER DEATHS REPORTED

Some Deductions Are Drawn as to the Tendencies of the Street Hazards

HARTFORD, CONN., July 3.—As the second half of the year gets under way, the record of street and highway accidents for the first six months shows that approximately 15,200 persons have been killed, according to state reports analyzed by the Travelers. This number of deaths is around 2 percent less than the casualties for the corresponding period of last year, but it is possible that this decrease will be more than wiped out by complete and revised figures yet to be reported by all states.

Number Greater Last Half of Year

More than 300,000 persons have suffered non-fatal injuries in automobile accidents the first half of the year. During the last four years deaths from automobile accidents have been 34 percent greater in the last half of the year than the first, and if this should hold true for this year, the total number of casualties would approximate 35,600. With more cars now in use than last year, the number of persons who will be killed this year is likely to exceed the present estimate which will be subject to an increase because of upward revisions in state reports in keeping with the trend of fatalities.

Analysis of Accidents

Out of the total of 15,200 deaths, 8,000 have been pedestrians, according to the analysis. The percentage of total deaths involving pedestrians has been slightly greater the first six months of this year than the same period last year. Nearly 3,100 persons have been killed in collisions between cars, and the percentage of such deaths has been slightly greater than the first six months of last year. Almost 500 persons have been killed in the collision of automobiles and trains. The percentage of such deaths is appreciably in excess of the first half of last year. More than 1,500 have been killed in the collision of automobiles with fixed objects and nearly 1,500 also have been killed in non-collision accidents, both of which totals are less in percentage than the first six months of last year.

As an indication of the seriousness of automobile-pedestrian accidents, the records available for the first half of this year show that about 40 percent of all personal-injury automobile accidents involved pedestrians, but the deaths of pedestrians comprised more than 50 percent of all automobile accident fatalities.

(CONTINUED ON PAGE 31)

Head Office Makes Report as to Casualty Department

REVIEW OF THE YEAR GIVEN

Chairman Pattinson Comments on Conditions as Found in United States Operations

Chairman A. E. Pattinson of the Liverpool & London & Globe in his annual report to the directors at the head office in London comments on the accident business. Its casualty department reports £4,483,705 premiums, being 3.27 percent less than a year before, while the losses were £2,826,882, less by £189,919. The loss ratio was 61.69 percent as against 63.15 percent in 1933. The commissions and expense represent 37.27 percent of the premiums, being less by .58 percent. The year's underwriting profit was 1.1 percent of the premiums, compared with a loss of 1 percent in 1933.

He said that at home the underwriting result has been favorable and the company has seen the reflection of better economic conditions in a substantial addition to its home premiums. In the general foreign field, excluding the United States, the company records an increase in premiums, although its profits suffered from the adverse effects of the further depreciation in sterling as compared with certain gold currencies.

Conditions in the United States

Speaking of the United States business he said:

"It has unfortunately been necessary in each of the last few years to draw your attention to the unsatisfactory condition of casualty and surety business in the United States, and reference was made 12 months ago to the fact that the aggregate results of some fifty of the leading companies in the U. S. A. showed an underwriting loss of \$19,000,000, or 4 percent during 1933. Last year the corresponding aggregate losses amounted to about \$9,000,000, or 1.8 percent. I think the improvement indicated is attributable in no small measure to the collection in 1934 of excess workmen's compensation premiums relating to the industrial activity which gave rise to the increased claims of the previous year. It is questionable whether the casualty situation in the United States is any better today than it was 12 months ago. The underlying cause of the unsatisfactory trading in the workmen's compensation department, the difficulty of obtaining adequate rates, owing to legal restrictions, has not been removed.

Automobile Business Unprofitable

"Automobile business also was unprofitable in 1934, the claims cost having been affected by the increase in the number of vehicles on the roads, and to some extent, by the increased speed of modern lower-priced cars and by the repeal of the prohibition laws. Some steps have already been taken to adjust automobile rates in the light of the 1934 experience, but it is doubtful whether the effect of these adjustments will be felt sufficiently early to render this class of business profitable during the current year.

"Our own casualty results for 1934 show a slight improvement and continue to be somewhat better than the average of all companies. I am hopeful that the time is not far distant when the efforts which are being made by A. Duncan Reid and our casualty officials on the other side will result in our business in the United States once more contributing its quota to underwriting profits.

"In the United Kingdom, the additional liabilities imposed by legislation during the year, which were assumed by the companies without additional cost to policyholders, made further inroads into the already narrow margin of profit obtained from the motor department,

On the Program



HARRY E. McCLAIN

Commissioner H. E. McClain of Indiana will be one of the speakers at the annual meeting of the Insurance Commissioners Convention at Seattle, his subject being "New Ideas in Insurance." Mr. McClain had passed in the Indiana legislature this year an insurance code without any opposition. He is in demand as a speaker at meetings and banquets.

Pennsylvania Bar Group Favors Compulsory Cover

The Pennsylvania Bar Association at its annual session at Bedford Springs went on record favoring compulsory automobile insurance, a spirited discussion preceding adoption of the committee's recommendation. Shippen Lewis, Philadelphia, presented the majority report calling attention to the fact that 2,000 persons are killed annually by automobiles in Pennsylvania. He declared 1,000,000 cars are being operated "without a nickel behind them."

A minority report was presented by J. B. Weeks of Philadelphia, president Keystone Automobile Club, who predicted that such a law on the statute books of Pennsylvania would greatly increase automobile insurance rates and make the business a "political football."

Standard Accident Names Duncan

John P. Duncan has been appointed by the Standard Accident as state agent for the bonding and casualty department in Missouri. He served previously as manager of the branch office bonding department of the Maryland Casualty in St. Louis. His headquarters are in the Insurance Center building, St. Louis.

whilst the average cost of settlement of third party claims continued to increase. In consequence, the companies were compelled, toward the end of the year—acting on collated statistics representing a very considerable proportion of the motor business of the country—to increase premium rates for private cars in certain congested areas in which the incidence of accidents was very high. So far, any more general increase in rates has been avoided and it is to be hoped that the measures which have been taken by the government to reduce road accidents will render this course unnecessary.

"Abroad, where we are transacting business in some 40 different fields, we find the same general tendency for claims costs to increase—especially in those areas in which some form of compulsory insurance is in force."

Curley Threatens Flat Rate If Massachusetts Bill Fails

WOULD HAVE FOUR ZONES

Governor Takes Action to Force Passage of Commissioner's Measure Reducing Liability Coverage

BOSTON, July 3.—Governor J. M. Curley has announced that if the legislature rejects the Curley-DeCelles bill, which seeks to reduce the compulsory liability rates by the elimination of some of the present coverage, he will order Commissioner DeCelles to establish a modified flat rate system.

The flat rate system under consideration by the governor and commissioner would divide the commonwealth into four zones, instead of 21 as at present, for which the minimum rate would be \$30 and the maximum rate \$40.

The new plan would increase the rates now established for the present low rate zones and reduce the rates now prevailing in the present high rate zones.

Would Even Up Rates

The present minimum rate of \$19 for a compulsory policy in the outlying rural districts would be increased to \$30 while the maximum rate of approximately \$75 in the present high tariff zones would be reduced to \$40. Two intermediate zones would be established with rates set at approximately \$35 and \$37.50 for the present zones between the maximum and minimum zone rates.

Numerous amendments to the Curley-DeCelles plan have been prepared for submission to the house, among them one to provide that the registry of motor vehicles be placed directly under the control of the state insurance commissioner. It is claimed that while the commissioner exerts a large measure of control over auto owners, the complete control of operators is invested with the registrar of motor vehicles.

The Massachusetts legislature, following an executive session with Commissioner DeCelles, took a right about face on the proposition of the governor and the commissioner to remodel the compulsory automobile liability insurance act and swung into line behind the plan advocated by the two executives.

Although voting previously to refer the entire problem to a recess committee for study, the committee on insurance reported out favorably the amendments to the act for elimination of the small "guest claims" and other features, with only two dissenting voices in the vote.

As drafted, the new legislation provides for full indemnity for accidents to pedestrians and also for persons losing limbs in accidents and for the heirs of victims of fatal accidents. Under the proposed legislation guest-riders are deprived of their present right to collect indemnity for accidents in which the driver of the car occupied by them is responsible. The proposed legislation continues in effect the same maximum of \$10,000 under the present act, with a limit of \$5,000 for any single accident victim.

It also provides for the revocation of the registration of an automobile owner against whom a court judgment remains unpaid and requires him to obtain full coverage before being permitted to register again.

The new legislation would give the state insurance commissioner authority to control and regulate the rates for full coverage, thus permitting car owners who desire to carry the coverage provided under the existing act to continue the policies they now hold, with the rates established by the insurance department.

The insurance interests have expressed their intention of opposing that part of new legislation which would give the commissioner authority to fix the rates for the non-compulsory coverage.

Beha Denies Breach of Faith with N. Y. Brokers

REVIEWS COMMISSION ISSUE

National Bureau Manager Answers Charge He Failed to Keep Promise to Call a Second Conference

The charge, launched against the companies by the organized brokers of New York to the effect that there was breach of faith in ordering a reduction in compensation commissions before a further conference was held with the brokers, is denied by J. A. Beha, general manager of the National Bureau of Casualty & Surety Underwriters, in a letter to the presidents of the various brokers' associations.

The brokers contend that Mr. Beha, at a conference on the question of compensation commissions, agreed that no action would be taken until there had been a further conference. This, Mr. Beha denied. He declared that several times he stated he would make no definite promise as to further discussions and that the most he could do was to report the views expressed at the meeting to the gathering of the acquisition cost conference the next day, and the conference would have to decide whether final action could be deferred. If action could be deferred, Mr. Beha said that he promised the brokers he would telephone them that day, so that they could hold meetings of their organizations preliminary to a further discussion with the company representatives.

The acquisition cost conference, he said, gave careful consideration to the entire situation, decided that action could not be deferred and did take action at the meeting on June 20. Under those circumstances, Mr. Beha said, there was nothing to be done by him except to announce the results.

After the New York department announced that the full rate increases requested by the companies would not be granted and ordered that top commissions be reduced from 17½ percent to 15 percent, prompt action on the part of the companies was necessary, Mr. Beha said. That was so because the issuance of new and renewal policies, effective on and after July 1, had been held up on account of the pending rate revision. As soon as the rate decision was announced, there was pressure upon the companies for delivery of such policies. Before the policies could be delivered there had to be a decision as to the revised commissions applicable so that companies would not be in the position of attempting to make revised commissions retroactive.

Accordingly, a conference was held with agents and brokers on June 19. At the meeting Mr. Beha stated that a meeting of the acquisition cost conference would be held the next day and he desired to be able to report the suggestions of the brokers and agents, so as to have the benefit of that information in dividing the 15 percent as equitably as possible among all interests.

O. M. Sudler Joins Newark Agency

O. M. Sudler, has become associate general agent in the W. O. Ford agency of the Continental Casualty and Continental Assurance in Newark, N. J. Mr. Sudler, a graduate of Vermont University, entered the insurance business with the general agent in Denver for the Maryland Casualty and Fidelity & Deposit, subsequently becoming general agent. In 1926 he went to Chicago where he joined the Hobart & Oates agency of the Northwestern Mutual Life. In 1930 he became associated with the Continental companies through the Perrin agency in New York City where he served as supervisor of the life department, from which position he has just resigned to go to Newark, where he will devote his entire time to the supervision of agents.

At Loss to Understand the Need for Any Investigation

NEW YORK PROBE IS VOTED

State Legislature Sanctioned Appointment of a Committee to Look Into Automobile Insurance

NEW YORK, July 3.—Though three months have now elapsed since the state legislature authorized the appointment of a joint committee to investigate automobile insurance rates and general practices in writing the business, and also the wisdom of enacting a compulsory automobile insurance law, no definite move in either connection has been made as yet, and the assumption is that it will be early fall before a study begins.

Underwriters are at a loss to understand the reason for a special investigation, inasmuch as supervision over automobile rates, policy forms and underwriting practices is constantly exercised by the insurance department. All possible data of value in connection with the conduct of the business is readily available in its files. Within the past six months new rates were promulgated under sanction of the department, these revealing substantial decreases upon types of coverage showing creditable loss experience.

So far as the experience likely to obtain under a compulsory law is concerned the only source from which material of any account can be had, would be from the Massachusetts department, where compulsory insurance has been in operation for a number of years. It is unlikely, however, that the record achieved in the Bay State would appeal to the lawmakers of New York or to its citizens generally.

Attempt Is Being Made at Cleveland to Organize

CLEVELAND, July 3.—A number of casualty people had a meeting to consider the report of the committee appointed some time ago to investigate the possibility of formulating a casualty board carried on very similarly to the Cleveland Fire Board, but having no connection with it. During the last six months a number of members of the Cleveland Insurance Board have been holding conferences seeking a common ground for organizing casualty-wise to meet common problems. It was decided to include all stock companies, general agents and branch managers and keep strictly away from the question of rates, commissions and acquisition cost.

The day before the casualty meeting the Cleveland Fire Board extended an invitation to the casualty men to attend its annual picnic. There was some lobbying against the formation of any organization and one important general agent who had been sponsor for the movement in the past withdrew his support. At the casualty meeting, C. O. Ransom, former president of the Cleveland Fire Board, was chosen as presiding officer. H. R. Manchester was the chairman of the committee that had been appointed to investigate the possibility of forming a casualty organization. Mr. Manchester stated there seemed to be little reason for going into the subject until it was determined whether an organization was desired. The meeting decided to report an entirely new committee consisting of nine casualty people who would look into the matter still further.

May Wind Up Receivership

Application of E. W. Clark, Iowa commissioner, for discharge as receiver for the Professional Insurance Corporation of Des Moines has been set for hearing in district court there July 6. It is expected that the receivership will be wound up at that time.

Chattanooga Officer in Anniversary Event



W. C. CARTINHOUR

Vice-president and Secretary W. C. Cartinhour, of the Provident Life & Accident of Chattanooga, June 20 celebrated his twenty-fifth anniversary as a member of its home office family, having joined the company in 1910. The anniversary event was made the occasion for a happy ceremony at the home office and Mr. Cartinhour was showered with the felicitations and good wishes of his fellow executives and department heads.

As the central feature, President R. J. Maclellan presented Mr. Cartinhour with the 25 year service pin and, as an additional token presented him in behalf of the company with a handsome white gold pocket watch appropriately inscribed.

President Maclellan, in reviewing Mr. Cartinhour's long connection with the company, recalled that he had gone to the Provident from the office of the Windrock Coal Company, of Windrock, Tenn., when the company was doing an accident and health business only, writing workers on the payroll deduction plan. During those early days, Mr. Cartinhour served in various capacities, literally learning the business from the ground up. Later, he helped to institute the railroad installment department, the commercial accident and health department and the life department.

Welton to Be Featured at Big Agency Meeting

NEW YORK, July 3.—Spencer Welton of Chicago, vice-president Massachusetts Bonding, will be the principal speaker at a symposium on surety salesmanship, which will be a feature at the annual convention of the National Association of Insurance Agents at Rochester, N. Y., Sept. 24-27. The suretyship program will be presented under the direction of W. Herbert Stewart, Chicago, chairman of the surety committee, who will inaugurate it with his committee report.

Many phases of the business, including the political aspects, will be treated. Assisting Mr. Stewart in discussions will be J. W. Henry, Pittsburgh, and Fred J. Lewis, Milwaukee, members of the committee.

Specialize on Beauty Parlors

MADISON, WIS., July 3.—The Great Lakes Casualty has been licensed in Wisconsin and will confine its underwriting to beauty parlor risks. Commissioner H. J. Mortensen said that while there had been some opposition to admission of an insurance company to write this class of hazards, he believed after careful consideration that such insurance protection was required.

Comprehensive Reports Used in Underwriting

ST. LOUIS, July 3.—The American Automobile has had excellent results from its plan of requiring special inspection reports on all new applications for automobile insurance, especially those risks seeking to come under its Class A or preferred class on which rates 20 percent off of manual are charged. The company has been writing the preferred class for about two years and its very favorable experience is believed largely due to the care with which new applications are checked.

While most companies today require an inspection report on all automobile, jewelry floater and personal property floater risks, because of the fact that moral hazard is a very important item to be considered in underwriting such coverages, the American Automobile has insisted upon a more complete investigation than is customary.

Checks on Use of Car

Of necessity the 20 percent rate reduction for the Class A risks is based upon the favorable personal driving characteristics, etc., of the applicant for the insurance. However, if he permits other persons to drive his automobile at various times the entire character of the risk is changed. For instance a father may be a very careful, conservative driver, but his son or daughter may be a dare devil of the most reckless type. And if a member of the family drives the car as well as the assured the risk assumed is either B or C. On B risk the manual rates are charged, while the C classification calls for the payment of premiums 20 percent above those stipulated in the manual. The company writes comparatively few class C cases.

Inspection of Risks

The reports that are turned in on all new risks are most complete. In many cases the inspector learns more about the automobile's use than even the owner knew. For obvious reasons the facts divulged by the inspection are not always told the applicant. Not only does the inspector check up on the assured, but he also gets a complete line on every other person who may drive that particular car. The machine itself is given a careful check-up. If the fenders are dented too much it may change the entire character of the risk. The inspector ascertains whether the car is kept in a garage at night. The mere fact that the owner may have a garage in the rear of his home does not mean a thing to the inspector. He checks up to find out actually whether the car is kept in the garage. Often it is discovered the owner is too lazy to drive around the block to put up his car for the night. Such habits have important bearing on theft and collision claims.

The inspectors even manage to check up on the engine number of the automobile and to get other data bearing on its performance such as condition of brakes, tires, etc.

When, where and how much the applicant or other drivers of the automobile may indulge in the use of intoxicants is also reported. The character of places they frequent is looked into.

Some of the information dug up by the special inspections is very interesting. For instance one applicant for the preferred classification was in every respect an A-1 driver and personally entitled to the 20 percent reduced rates if he had been the sole driver of the car, but the inspection revealed that the automobile was used most of the time by a brother-in-law who was anything but a careful driver. He made use of the car in his business as a salesman.

In another case the title to the car was in the name of a certain man, but the real owner was a female relative

who had some wild habits. The inspection report caused the company to stay off the risk. A week later the woman collided with another car early one morning and six persons went to the hospital.

In some cases where the inspector's report is questioned a second inspection is made. In most such instances the first report is substantiated. So complete is the data the American Automobile has been able to correctly classify all of its risks and as a result of this advance information it has had a very good experience with its Class A cases, notwithstanding that the rates are 20 percent below manual.

Scope of the Inspection

Of necessity certain occupations cannot obtain the Class A rates although the applicant is excellent in every respect from a moral hazard standpoint. However, the use to which the automobile is put may so greatly increase the exposure to mishap the company cannot quote anything but the manual rates, or perhaps the Class C.

The inspection report includes the names, ages and habits of each person who drives the car, also personal characteristics that may have some bearing on the risk, such as nervous temperament, etc. Past driving records are also checked into very carefully. Some applicants for insurance have a habit of forgetting everything about the bad accident they had two or three years ago for which the other driver may have been held responsible. If a driver has been the victim of the other fellow too often it certainly has some bearing on his classification as a risk.

Prior Rights Given Florida Creditors in Receivership

TALLAHASSEE, FLA., July 3.—The Florida supreme court holds that securities deposited with the state treasurer by an insurance company to qualify in Florida, are deposited as a trust fund for the benefit of Florida creditors.

When a surety company becomes insolvent, it said, the courts may take charge of its securities and after converting them into cash, distribute the proceeds to Florida creditors with preference being shown those who hold surety bonds and surety contracts, as against common creditors.

This holding affirmed a Leon county circuit court decree denying W. H. Kelly, New Jersey commissioner, the right to take charge of the securities deposited with W. V. Knott, state treasurer, by the New Jersey Fidelity & Plate Glass.

The court held that Mr. Kelly had no greater claim to the securities than did Florida creditors after the company, chartered in New Jersey, became insolvent.

Illinois Disease Bills Die

Among the bills that died in the adjournment of the Illinois legislature were those dealing with compensation. Neither the occupational disease measures introduced at the instance of the Illinois Manufacturers Association nor those sponsored by labor made the grade.

Investigate Installment Plan

BOSTON, July 3.—A resolution instructing Commissioner DeCelles to investigate the question of payment by installments of compulsory automobile liability insurance premiums was passed by the state senate and is now before Governor Curley for his signature.

The Litchfield Mutual Fire of Litchfield, Me., has been reinsured in the Maine Mutual Fire of Lisbon Falls, Me.

NEWS OF THE COMPANIES

N. Y. Department in Appeal Cuts Down on Its Territory

Seeks to Upset Lower Court Decision in Favor of General Reinsurance on Investment Issue

The New York insurance department has appealed to the court of appeals from the decision of the appellate division, third department, holding that the insurance superintendent was without authority to require the General Reinsurance to dispose of a certain amount of stock of the North Star in order to come within the investment provision, limiting the amount of stock in an insurance company which an insurer may hold.

The General Alliance Corporation, owner of the General Reinsurance, in order to strengthen the position of the latter company, contributed 7,925 shares of the North Star with a value of \$2,179,375 to the surplus of the General Reinsurance. That was in 1932.

There was an examination and the department said that the General Reinsurance had \$919,184 of stock in the North Star in excess of the amount which it would be permitted to hold under the law. Therefore, the General Reinsurance was ordered to dispose of that amount of stock.

The court found that in the first part of the statute in question the limitation is upon "investment" in stock of other companies. The stock of the North Star acquired by the General Reinsurance, the court stated, does not represent an investment of its funds, since the stock was a gift.

The second portion of the statute, providing that the excess shares must be disposed of, refers to such shares "owned." The court did not undertake to say whether the second provision relates to all assets, however acquired, or whether it relates only to assets in which funds have been invested. In any event the court said the period during which the General Reinsurance would be required to divest itself of the excess shares has not expired and no violation has been shown.

Fort Dearborn Claim Report

H. B. Hershey, receiver for the Fort Dearborn of Chicago, which was an automobile writing company, has filed his second report on claims. The first report covered 343 claims, filed in the sum of \$6,406, which were allowed by the court in the sum of \$6,205. The second report covers 522 claims in the sum of \$798,651. The receiver recommends allowance of a very greatly reduced amount. Most of this second batch of claims are on account of third party liability. The total number of claims filed in the liquidation proceedings number 1,127 and total about \$1,305,356.

The assets consist of cash \$41,522, mortgages in the face amount of \$103,300, which are proving difficult of collection, stocks of a book value of \$19,000 which are apparently worthless and bonds of a par value of \$39,000 from which little, if anything, can be anticipated.

Equity Mutual's New Plan

KANSAS CITY, July 3.—The Equity Mutual, Bruce Dodsons carrier, which has confined its activities to automobile, now will write general forms of liability and compensation and will offer these to agents giving the company automobile business.

For the present activities are confined to Missouri. All business will now be written through agents and brokers, although there will be no exclusive agency contracts. Later the company may go into other states. All forms of direct solicitation are being abandoned.

Western & Southern Indemnity Is Retiring Its Automobile Department From Some States

The Western & Southern Indemnity of Cincinnati is withdrawing its automobile department from Illinois, Missouri, Michigan, Tennessee and Maryland and is assisting its agents to secure other connections in those states. It is also withdrawing from certain cities where the automobile losses have been too heavy, including Cleveland and Toledo, Ohio. All the departments of the company are being continued with a view to increasing its miscellaneous and accident and health lines. The Western & Southern Indemnity in common with other casualty companies, has found the automobile liability business unprofitable in certain sections and is cutting out the unprofitable business. About Sept. 1 its home office will be removed from the present quarters at Eighth and Sycamore streets, Cincinnati, to the Western & Southern Life's beautiful new annex building in connection with the main office building at Fourth and Broadway.

Miles & Miles, general agents at Chicago, have taken agencies for the Massachusetts Bonding and the General Casualty of Seattle. The Kern agency of St. Louis has become agent for the Associated Indemnity.

Owners Automobile Closed

Civil Judge N. W. Bond of New Orleans authorized appointment of a receiver for the Owners Automobile Insurance Company, on application of Secretary of State E. A. Conway, filed in his capacity as Louisiana insurance commissioner. Directors of the company acquiesced in the request for receiver. Judge Bond will announce appointment of a receiver in a few days.

Provident Accident's Mission

The Provident Accident & White Cross, which is a subsidiary of the Northern of London, and entered this country in 1929, is not used at all in the United States other than to enable the issuance of world-wide automobile liability covers. All policies are written abroad. The Provident Accident has no agency plant here and transacts a limited amount of business. However, some policyholders of the Northern Assurance desire automobile coverage on trips abroad and the Provident Accident is used to that end.

FIDELITY AND SURETY NEWS

F. & D. Wins \$55,000 Action

Compromise with St. Louis Bank on Big Robbery Loss of 1930 Approved by Court

ST. LOUIS, July 3.—United States District Judge C. B. Davis approved a compromise agreement under which a claim of \$55,000 in favor of the Fidelity & Deposit is allowed against the Grand National Bank of St. Louis in connection with a blanket bond carried protecting the bank against loss by robbery. The bank had filed counter claims against the company in connection with the \$1,000,000 holdup and robbery of May, 1930, and subsequent recovery of \$822,000 bonds through payment of \$140,000 reward through an attorney. The robbers obtained \$956,000, bonds and cash.

When the F. & D. filed its claim Judge Davis threw it out of court on the finding that return of the loot was arranged for under agreement contrary to public policy. The United States Circuit Court of Appeals held that since there was no agreement to hinder prosecution of the robbers if apprehended the arrangement was not contrary to public policy.

In the meantime the Grand National March 4, 1933, closed its doors and is now being liquidated. Receiver J. W. Snyder has allowed dividends totalling 65 percent on claims of depositors and other general creditors. The surety company will receive immediately \$35,750. The company had sought the return of \$77,944 of the \$125,000 paid the bank under the robbery policy.

NRA Ruling Is Invoked in Nebraska Bond Controversy

LINCOLN, NEB., July 3.—The Nebraska supreme court has been asked by creditors of the old National Surety Company to apply to the decision of the controversy over the proceeds of the \$5,000 warrant issued in payment of the 1933-35 bond for State Treasurer Hall the principles that were decisive of the fate of NRA in the U. S. Supreme Court. The legislature tied on to the appropriation to pay the warrant a provision that the proceeds be held by the insurance director for the

benefit of Nebraska creditors of the company. The district court held the legislature was without power to make that requirement, and awarded the money to the National Surety Corporation, successor in interest.

Determination of the appeal is said by attorneys to depend upon whether the Nebraska courts should accept, under the rule of comity, the finding of the New York court sustaining the rehabilitation act by which the National Surety Corporation took over \$12,000,000 of assets of the old company. It is pointed out by the state banking department's attorneys that this New York act, as did NRA, delegated legislative powers to the executive department, the act giving the governor power to end its operation or alter its provisions at will.

Ruling Opens Bond Field

The recent ruling of Insurance Director Moose of Nebraska that secretaries of trade associations will not be licensed to write insurance for members has opened the field for liquor retailers' bonds. Omaha has voted for sale by drink, and 216 licenses will be issued. North Platte and Deshler have also voted for retail sales by the drink.

Seaboard Surety Wins Case

In winning a reversal of a liquor bond case in the state supreme court, the Seaboard Surety brought to light the fact that Minnesota liquor laws do not provide for giving a bond by liquor vendor. The city of St. Cloud sued the Seaboard to collect on a \$1,000 bond taken by a liquor dealer. When he failed to abide by city regulations, the city sought to recover under its license and obtained a verdict in the lower court. This was reversed by the supreme court.

Ebner Replaces H. L. Carter

Milton D. Ebner, in his new position as assistant to the president of the Builders & Manufacturers Mutual Casualty of Chicago, succeeds H. L. Carter, who had the title of manager. Mr. Carter is expected to announce a new connection shortly. Mr. Ebner has been an examiner in the Illinois insurance department since 1927 and for the last two or three years has been specializing in examinations of casualty companies.

PERSONALS

Two prominent insurance men of Chicago appear on the list of founders of the new Illinois Republican Citizens Organization which has been put into the field to secure support for the Republican party and to obtain funds for the next presidential election. They are **James S. Kemper**, president Lumbermen's Mutual Casualty, and **H. A. Behrens**, president Continental Casualty and Continental Assurance. Mr. Behrens is chairman of the insurance division of the Illinois Chamber of Commerce and Mr. Kemper is chairman of the executive committee of the division.

Mrs. O. P. Schlaefer, wife of the chairman of the boards of the Hardware Dealers Mutual Fire and the Hardware Mutual Casualty of Stevens Point, Wis., died at Appleton, Wis., from an old ailment.

Joseph H. Lowell, manager at Washington, D. C., for the Massachusetts Bonding, died of heart failure at the age of about 50. He had been manager there five years and had greatly increased the importance of the branch. He started in Iowa in the claim department of the Fidelity & Deposit and later became branch manager for that company in Des Moines.

Vice-president Spencer Welton of the Massachusetts Bonding is expected in Washington next week to arrange for the appointment of a successor.

Helen St. John, daughter of Vice-president **E. A. St. John** of the National Surety, suffered an attack of appendicitis during a cross country motor trip with two other young women. In Chicago she consulted a physician and was taken to the South Shore Hospital where an operation was performed. Mr. St. John was in Detroit and flew to Chicago when he got the word.

Ray Hawkins, chief underwriter of the Mutual Benefit Health & Accident of Omaha, is recovering from injuries received in an auto accident last week and is expected back at his desk within a week. With Mr. Hawkins at the time was his bride of a week, the former Miss Priscilla Hitz of Des Moines. The marriage had been performed secretly at Glenwood, Ia.

Sam E. Busler, head of the Sam E. Busler & Co. agency, Kansas City, Mo., celebrated his 20th year in the insurance business there with a dinner attended by employees of the agency and close friends.

Mr. Busler went to Kansas City June 28, 1915, his birthday, as claim agent for the Fidelity & Casualty. He had gone with W. A. Alexander & Co., Chicago general agents of the F. & C., on graduation from the University of Chicago.

Shortly after going to Kansas City he became a member of the Rush & Busler agency, general agent of the F. & C. in western Missouri and Kansas. From May, 1917, to December, 1918, Mr. Busler was in the army, completing that job as a major. He rejoined Mr. Rush when he returned, and has been in the general insurance business continuously since. Mr. Rush died in 1920.

Omaha "Jitney" Drivers' Action

Omaha jitney drivers have finally agreed to recognize the authority of the state railway commission to require them to secure certificates of convenience and necessity and also to furnish liability insurance. A number have applied for authority to operate in sections served by the street railway company, forming themselves into companies, where each drives his own car but with liability insurance covering all cars.

Analysis Is Made of Highway Data

(CONTINUED FROM PAGE 27)

ties. Although automobile-train collisions the first six months of this year accounted for half of one percent of all personal-injury accidents, the deaths resulting from such mishaps were in excess of 3 percent of the total of 15,200. Non-collision accidents accounted for less than 5 percent of the accidents, but the deaths from them totaled almost 10 percent of all fatalities.

Such records as are available show an increase of almost 13 percent in the number of drivers under the influence of liquor who were involved in accidents, and also an increase of 10 percent in the number of pedestrians under the influence of liquor who were involved in automobile accidents.

Casualty Volume Is Well Ahead

(CONTINUED FROM PAGE 27)

ticular attention to this and are making a systematic effort towards having the deposits increased. Accordingly, unless there is a pronounced upturn in general business with greatly increased employment, the audit premiums are likely to level off as the months go by and the companies are not likely to continue to show big increases on this account.

Practically all of the companies that do a representative accident and health business are making good gains this year. This seems to be a very good accident and health year. Some of the life insurance companies that also do an accident and health business report that although their life insurance business currently is in a slump their accident business is well ahead and is providing a living for their agents. Multiple line casualty companies also report that the response to accident and health promotion is good this year.

Plate glass business is showing something of a gain. Some of the specialists say that the neighborhood merchants are buying this insurance. Either the merchants are in better financial condition and are reinstating their plate glass insurance or the weak merchants have been forced out and new and stronger owners have come into possession.

Although the compensation business last year showed a great improvement and is continuing to improve this year, there is little indication of a more liberal underwriting attitude on the part of the companies. Most executives feel that the compensation line is not out of the woods. They are afraid of the state legislatures, which are constantly increasing the benefits and imposing additional burdens upon the employer. The occupational disease situation is a spectre that keeps the casualty people in a timid frame of mind.

On the other hand, there are a certain number of casualty executives who are quite optimistic about the future of the compensation line. Rate increases were put across during the depression and the full benefits, they say, will be felt as conditions return to normal.

Colorful Pageant Given in Honor of the Hartford Fire

(CONTINUED FROM PAGE 3)

Among the most exciting exhibits is a check for what is believed to be the largest amount paid at one time by any company in the history of the United States. It is for \$1,733,779.99, and was for live stock lost in the fire in Kansas City Oct. 16, 1917. Of equal interest is a policy on the dwellings, carriage house and wood house in Springfield, Ill., belonging to Abraham Lincoln, issued Feb. 8, 1861. A policy on Yale was written in 1825 to replace a smaller

one of 1824. It is signed by Timothy Dwight, agent, son of one of the early presidents of Yale. Incidentally, the Hartford Fire still writes much of the Yale insurance. On the wall above is an application for insurance on the house of Robert E. Lee.

Bill from Coffee House

A good deal of amusement is caused by a bill from the coffee house of Joseph Morgan for a dinner for the directors and their friends in 1818, in which wine, spirits, and gin slings are mentioned specifically. The bill is signed by this great-grandfather of J. Pierpont Morgan, one of the very few signatures extant by that gentleman.

A series of articles by Miss Elin Malmquist, recently elected assistant secretary, being published in the "Hartford Agent," gives the history of the company, decade by decade, beginning with the meeting June 27, 1810, when a group of men met to incorporate the first fire insurance company to be chartered by Connecticut.

Life Executives Are Looking Into Accident Possibilities

(CONTINUED FROM PAGE 27)

man at the head who can give a good account of himself at any time. The difficulty of companies that have not made good in the department is that they have economized, have not had the proper person in control and treated it as a sideshow.

Wisconsin Field Men Hold Their Annual Gatherings

(CONTINUED FROM PAGE 25)

and C. P. Hall, Monarch, reelected secretary. The retiring president is R. E. Hoskins of the Firemen's. The executive committee consists of Mr. Hoskins, chairman; L. R. McDonald, Dubuque F. & M.; W. F. Parnemann, Northwestern National, and Messrs. Frey and Hall.

A public relations committee was appointed, consisting of Mr. Hall, chairman, Carl Lofgren, Security of Iowa; R. V. Haser, Ohio Farmers, and Mr. McDonald.

A feature of the meeting was a talk by Charles Timbers of the Fire Insurance Rating Bureau of Wisconsin, who discussed some of the aspects of the new merchandise and fixture form and supplemental contract.

FIRE PREVENTIONISTS ELECT

The meeting of the Fire Prevention Association was brief and preceded the meeting of the Blue Goose the evening before the field club sessions started. C. R. James, Aetna Fire, gave the report as secretary. Nine town inspections were conducted during the year. There were 2,277 risks inspected; 1,710 were found defective; 4,924 defects were pointed out, and 1,740 corrected. Fire prevention talks were delivered before 20,407 school children and to 1,316 adults.

Of the 17 mid-western states, Wisconsin ranked sixth in 1934 in the number of children addressed and seventh in the number of adults addressed.

All officers of the Fire Prevention Association were reelected, they being L. L. Neuberg, National of Hartford, president; W. J. Badenhop, North British & Mercantile, vice-president, and Mr. James, secretary.

ENTHUSIASTIC BLUE GOOSE MEET

The Blue Goose meeting was especially enthusiastic. A class of 18 new members had their pin feathers plucked and the torture was prolonged and hideous.

I. E. Frey of the Firemen's was given public recognition because of his work as chairman of the membership committee.

H. W. Schwartz, Phoenix of Hartford, retiring most loyal gander, pre-

Will Preside



FRED R. SMITH, Haverhill, Mass.

Fred R. Smith, well known local agent of Haverhill, Mass., chairman of the advisory board of the New England Associations of Insurance Agents, will preside next week at the annual meeting of the New England body to be held at Dixville Notch, N. H.

sided. He was presented with the most loyal gander's emblem by Paul F. McKown, St. Paul Fire & Marine, the new most loyal gander, who is one of the keen young men in the Wisconsin field.

Mr. Schwartz reported that the field men residing in Madison desire to organize a puddle and he expressed belief that this should be encouraged. There has been a 10 percent gain in membership during the year and the figure now is 203.

C. P. Helliwell, grand wielder of the Blue Goose, who at Delavan was also elected wielder of the Wisconsin pond, urged attendance at the meeting of the grand nest at Atlantic City in August. He also spoke in behalf of the Blue Goose life insurance, saying that Wisconsin stands high in percentage of insured members, but he said he would like to see the percentage maintained or increased.

Although during the first six months the Lincoln National Life, the insurer, has received in premiums \$46,000 and has paid in losses \$50,000, 200 new insured members have been added since last November and this is encouraging.

The new officers of the Blue Goose are: Mr. McKown, most loyal gander; James Whitman, Underwriters Adjusting, supervisor; I. E. Frey, Firemen's, custodian; H. C. Nurnberg, independent adjuster, Milwaukee, guardian; R. A. Kenzel, Northern of London, keeper, and Mr. Helliwell, wielder.

Collins With General Accident

Thomas J. Collins has been appointed adjuster by the General Accident at Cincinnati to assist Clinton B. Downs. He started in 1930 as an adjuster for the Royal Indemnity in Cincinnati; he was later in the brokerage business and then became associated with the Massachusetts Bonding.

Name Fund Advisors

Governor E. W. Marland of Oklahoma has appointed the following new members to the advisory committee of the state insurance fund: R. S. Kerr and N. O. Chantry both of Oklahoma City; John G. Catlett of Tulsa, and M. L. Harris and Jack Dwyer both of Blackwell.

F. A. McElroy of Columbus has been renominated by the Columbus region for trustee of the Ohio Association of Insurance Agents.

Program Is Announced for Annual Convention

TO MEET AT WHITE SULPHUR

Number of Interesting Papers Are to Be Presented by Experts in Their Line

The program for the annual meeting of the International Association of Insurance Counsel to be held at White Sulphur Springs, W. Va., Aug. 28-30 has been announced. It is:

Tuesday, August 27

8:30 p. m.—Meeting of the executive committee.

Wednesday, August 28

Welcome address by H. G. Kump, governor of West Virginia.

Response by John S. Leahy, St. Louis.

Address by President Walter R. Mayne.

Address by L. Barrett Jones, Jackson, Miss., "The Case at Bar."

Address by Joseph H. Collins, Metropolitan Life, "Introduction to the Common Law of Life Insurance."

Report of the secretary and treasurer.

Address by L. P. Kristeller, Newark, "The Mortgagee under the Standard or Union Mortgage Clause, Some of His Rights and Liabilities."

Open discussion of committees' reports and action to be taken thereon by association.

Appointment of nominating committee.

Thursday, August 29

Address by Richard Montgomery, Jr., New Orleans, "The Effect of the Presumption Against Suicide Upon Burden of Proof in Life and Accident Cases."

Address by Henry Swift Ives, special counsel, Association of Casualty & Surety Executives.

Address by Willis Smith, Raleigh, N. C., "Use of the Federal Declaratory Judgments Act to Test the Constitutionality of State Insurance Statutes."

Friday, August 30

Address by Robert L. Webb, Topeka, "Liability of Insurance Company When It Takes Full Charge of the Investigation and Defense."

Address by Robert H. Jackson, assistant general counsel, Bureau of Internal Revenue, Washington, "Equity in Tax Administration."

Open discussion.

Report of nominating committee and election of officers.

Report of golf committee and presentation of trophies.

Continue Chicago Study

While a measure of progress was achieved by the acquisition cost conference meeting in New York, in considering the formation of a governing body for Chicago, no decision was reached, the whole problem being held for further study.

Says Companies Should Fight

Clayton Rand, Gulfport, Miss. publisher, in the closed session of the Mississippi Association of Insurance Agents gave not only the agents, but the companies and Mississippi attorneys something to think about in discussing liability rates in Mississippi. Mr. Rand thinks the companies are too ready to adjust claims, that if they would take a few doubtful cases, where malingering is suspected, into the courts and put up a stiff fight, that the juries of Mississippi would soon play fair with the companies, and liability rates in Mississippi would come down.

Frown on Products Liability

The companies are reluctant to write products liability insurance, especially on foodstuffs, drugs and cosmetics. A number of prominent companies will not even consider this business except through the home office. The products liability volume has been small and the experience unsatisfactory, mainly because the risks are self selective. It is reported there is an epidemic of products liability claims among bakeries in the New England field.

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WORKMEN'S COMPENSATION

Jess Read Warns Employers

Oklahoma Commissioner Reports Some Agents Present A. & H. as Covering on Compensation

OKLAHOMA CITY, July 3.—Reported activities of some agents in soliciting accident and health insurance have caused Commissioner Jess G. Read to warn employers supplying group insurance to employees. Information is that these agents are explaining to employers that their accident and health policies will protect them against injury under provisions of the workmen's compensation law.

This the commissioner wishes employers to understand is misleading, for if employers are permitted to carry their own insurance, the accident and health policies will not provide the protection sought. Business men are instructed that all employers of persons engaged in hazardous occupations must carry compensation insurance unless permitted by the state industrial commission to carry their own insurance.

Blanket Coverage Rates on Sewer Project Are Filed

ST. PAUL, July 3.—In response to request of the Minnesota Compensation Insurance Board, the Minnesota Compensation Rating Bureau has submitted two rates for blanket coverage on the huge St. Paul-Minneapolis sanitary sewer project. The bureau offered a rate of \$21.98 on tunneling operations, to apply only to all future contracts and subject to change concurrently with the 1935 rate revision.

It also proposed a rate of \$20.52 for all future construction operations for blanket coverage, such average rate being applicable to all work excluding construction of the treatment plant and clerical office employees. This second rate also would be subject to modification concurrently with the 1935 rate revision.

Both rates must now go before the board for approval. The rates proposed are far above those sought by trustees of the sewage project, who had hoped to cut down compensation cost through blanket coverage. Originally the trustees sought a rate of about \$14.60 per \$100 payroll.

Two Hearings Postponed

Two hearings before the Oklahoma insurance board were indefinitely postponed.

Malingering's Eye Sealed, Heals After 18 Months

At the Missouri State Medical Association convention Dr. Roy E. Mason of St. Louis told how the trained medical eye specialist can thwart the malingering who uses an eye injury to stay upon workmen's compensation rolls. One man succeeded in drawing compensation for 18 months despite the efforts of an eye specialist. The man was then taken to a hospital and his eye was sealed with a collodion dressing, against his will. In a brief time the eye completely healed and the man is alleged to have confessed he had used a substance to continue the inflammation in the eye. Dr. Mason recommended a complete and careful examination in each case and the obtaining a complete history of each injured workman as an effective weapon in combating malingering.

poned to give protestants and companies opportunity to compile further information and evidence. One of the hearings was to have reconsidered the recent board ruling placing newsboys in a separate class from other employees under workmen's compensation insurance; the other hearing to have been on the 56 percent rate increase in compensation requested by the Oklahoma Compensation Rating Bureau. Hearings will not be held until late in August.

Rate Rehearing Is Denied

Application of attorneys representing the Associated Industries of Oklahoma for a rehearing in the case in which the state supreme court previously had upheld the state insurance board in granting an increase of 47 percent in workmen's compensation rates two years ago has been denied by the high court. The matter has been pending on appeal in the courts.

To Pick State Fund Supervisor

An open competitive examination will be held July 20 by the civil service commission to select an underwriting supervisor for the New York office of the State Insurance Fund. The examination is open to those who have had not less than ten years of acceptable experience in practical compensation underwriting, with three years in a responsible executive or supervisory capacity.

Awarded \$10,000 for Silicosis

JERSEY CITY, July 3.—On the grounds he contracted silicosis by inhalation of steel dust while employed as a grinder by C. S. Osborne & Co., tool manufacturers of Harrison, N. J., Bronislaw Szalkowski of Harrison, was awarded \$10,000 damages by a Hudson circuit court jury.

Heaton Heads Commission

W. C. Heaton of West Palm Beach has been appointed chairman of the Florida state industrial commission to administer the new compensation act.

Accident-Health Field News

New Noncan Disability Form

Pacific Mutual Replaces Old Aggregate Contract with Broader Policy, Include Hospital Cover

The Pacific Mutual Life announces a new non-cancellable income policy featuring its 50th anniversary, replacing the old aggregate indemnity non-can form which is being withdrawn. The insuring clause is much broader, covering such liability as results in continuous, necessary and total loss of all business time. The premium rates are the same as on the old aggregate indemnity form.

Hospital indemnity is now a part of the contract at no extra premium, where formerly it was a supplement. Hospital indemnity is payable during elimination period. The new policy pays the balance of the aggregate amount in event of double eye and limb loss if the policyholder elects in 90 days after loss to take the lump sum. The limits are the same as for the old form, \$300 monthly indemnity and principal sum \$15,000. The new form is written upon all classes, including E, whereas the old form was written only on classes A to D, inclusive. The policy will be written on semi-annual premium basis as well as annual.

Rates for class A, are: Age 30, three

Tower Mutual's Assets Causing Speculation

CINCINNATI, July 3.—The Tower Mutual of Cincinnati, writing automobile, which was reorganized in February, of 1935, with new management, reported assets to the Ohio department of \$504,000. These figures were also reported to the "Argus Casualty Chart." These large figures occasioned some surprise in view of the fact that the Tower Mutual did only a small business in a few counties in Ohio. The recent developments in the Jack C. Sharp Insurance Agency of Cincinnati, for which a receiver was recently appointed by the court, may have some bearing on a part of these assets as Mr. Sharp was one of the contributors to the surplus or guaranty fund. Mr. Sharp is no longer a director of the Tower Mutual, having recently resigned. The other directors are G. W. Doerr, president of the F. H. Busch Company, C. A. Ellsberry, J. W. Bayne and R. A. Hicks, Mr. Doerr being president and Mr. Hicks secretary. The plan under which, it is stated, the contributions to surplus were made was that usually followed under the Ohio law, by which certain people including Mr. Sharp made contributions and in return received notes of the company. It is stated at the office of the company that the transaction was approved by the Ohio department. The contribution to the surplus, it is understood, may be returned by the board of directors only with the approval of the state insurance department. The representative of THE NATIONAL UNDERWRITER was unable to learn from the office of the company who the other contributors, in addition to Mr. Sharp, to the surplus or guaranty fund are.

months elimination, \$35.50; two months, \$44; one month, \$58.50; age 35, \$40, \$48 and \$63.50, respectively, and age 40, \$45.50, \$54 and \$71, respectively.

Over \$20,000 Premiums

KANSAS CITY, MO., July 3.—The 30-day campaign by which R. B. Jones & Sons, Inc., celebrated its 46th anniversary resulted in 1,071 special "anniversary" accident applications and 22,034 in premiums. Four leading producers were R. L. Stewart, Jr., with 126 apps and \$3,122 in premiums; John W. Starr, 123 apps, \$2639 in premiums, Francis Wornall, 93 and \$1,893, and William S. Mann 64 and \$1,679.

Opens Vancouver Office

F. S. Scobee, who has had charge of the Juneau, Alaska, agency of the Mutual Benefit Health & Accident of Omaha, is opening a new agency in Vancouver, B. C., under the supervision of the Toronto office. He will be succeeded in Juneau by Bert Elstad.

MacEwen Los Angeles Speaker

LOS ANGELES, July 3.—The Accident & Health Managers Club of Los Angeles designated its June luncheon-meeting "Burford Day," in honor of H. L. Burford, vice-president California Agencies, who was the club's fourth president. Jack Paschall, Pacific Mutual, introduced D. C. MacEwen, vice-president and superintendent of agencies Pacific Mutual Life, spoke on his contact with similar clubs throughout the United States, which he had visited in covering the field, and the value of such organizations.

S. Curtis Bird, vice-president of the Universal, is spending his vacation aboard a 65-foot yawl, cruising around Long Island Sound.

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THE 1935 FARM BUILDING APPRAISERS MANUAL

THIS is an *easy-to-use* manual for appraising farm buildings prepared for local agents and special agents by a company of appraisal engineers working in conjunction with underwriters of farm writing insurance companies. It is being used by hundreds of agents in various parts of the country. This new edition contains figures up to date as of May, 1935.

Those agents who write fire insurance on farm property successfully with favorable loss ratios, do so because they value the property correctly when writing the business. Then too, the policies which pass through the home office quickly are the ones that have accurate values. The "Farm Manual" enables you to arrive at fair values and gives you a means of checking your estimates of values established by any other method.

The 1935 "Farm Building Appraisers Manual" is a 72 page booklet containing thirty-eight pictures of farm residences, barns, etc., and village buildings with brief printed description of each. Replacement costs per cubic foot or square foot are given on the same page. The cost schedule represents full replacement costs, based upon actual costs of buildings erected by contractors experienced in the construction of rural buildings. All that you need to do is to turn to a picture in the Manual that corresponds to property to be appraised. Then measure the building and multiply by proper replacement cost per square foot or cubic foot figures. **THE MANUAL CAN BE USED IN ANY STATE AS ADJUSTMENT FIGURES FOR EACH STATE ARE CONTAINED ON PAGE ONE OF THE BOOKLET.** And, you do not depend on printed description alone but have actual photographs of typical buildings also to guide you.

The booklet is printed on good grade of enamel paper and bound in durable paper cover. *Here is what you get in the booklet:*

Comparative Construction Costs—Building Construction—Cost Schedules—Material Costs—Labor Costs—Dwelling Schedules—Re-Sale Factor—Depreciation—Analyzed Unit Costs of Residence Materials—Grade D Dwelling Schedule—Dwellings—Garages—Typical Grade B Dwellings—Private Garage Grade B—Grade A Residence Construction—Grade A Residence Schedule—Grade A Garage Schedule—Typical Grade A Residences—Barn Construction—Analyzed Unit Costs of Barn Materials—Barns—Chicken Coops—Silos—Straw Sheds—Wagon Sheds—Hog Houses—Pressure Systems—Water Softeners—Generating Plants—Commercial Buildings—Greenhouses—Factory Building—Cheap Shop Building—Lumber Shed.

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MORE new Accident policies are being sold this year than last by agents of The Travelers Insurance Company.

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A great deal of Accident insurance has always been sold on first interview. More so this year than for several years past.

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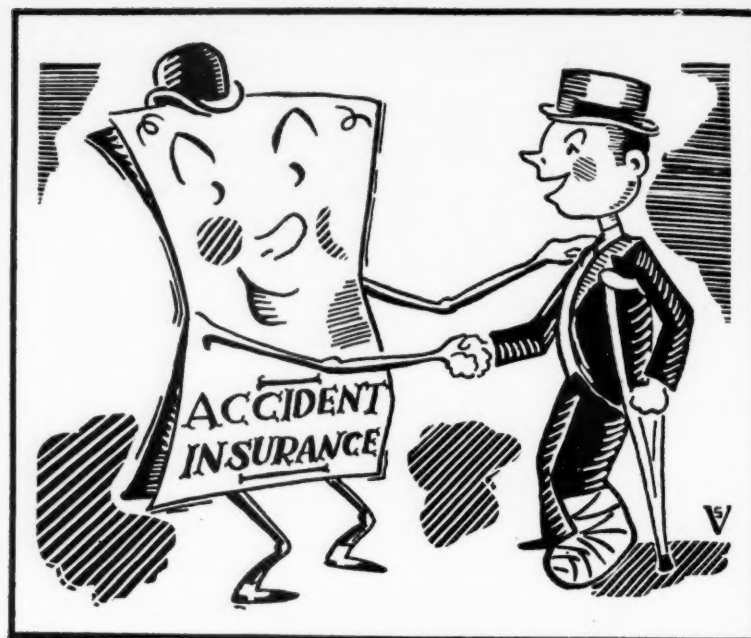
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Accident policies stay on agents' books year after year. We mean the policies that cover all kinds of accidents, that never disappoint the buyer. We mean policies that are backed with claim service available no matter where accidents occur.

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Accident insurance business is good this year. Business will be good for years to come with those men who embrace this 1935 opportunity.

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